

SPOTLIGHT

MARCH 2015



**Rick Altig &
Ilija Orlovic**

SGAs OF THE YEAR 2014

SPOTLIGHT

www.arc.aillife.com/arc/spotlight
A monthly publication spotlighting top producers of American Income Life and National Income Life

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ACRES OF DIAMONDS

EACH OF US IS, AT THIS VERY MOMENT, STANDING IN THE MIDDLE OF OUR OWN ACRES OF DIAMONDS.
— EARL NIGHTINGALE

RUSSELL CONWELL WAS A CIVIL War soldier who went on to become a Baptist minister, philanthropist, lawyer and writer. He is famous mostly for being the founder and first president of Temple University in Philadelphia, but he is also remembered for his oratory skills.

Conwell's most famous essay, "Acres of Diamonds," was originally presented at a reunion of his old Union Army unit in the late 1800s. It was meant to be a one-off, but it was so popular that he delivered it on the lecture circuit more than 6,100 times before he died

in 1925. It was also published as a book. In fact, it is said that Conwell was able to establish Temple University as well as undertake many other civic projects from the income that he earned from this speech.

The central idea of the work is that one need not look elsewhere for opportunity, achievement, or fortune — the resources to achieve all good things are present in one's own community. This theme is developed by a story, credited by Conwell to an Arab guide, about a farmer who wanted to find diamonds so badly that he sold his property and went off in futile search for them.

While watering livestock one day in the stream that ran through the property, the new owner discovered some interesting black rocks in the water. He chose a handful from the many he found and brought them in the house to display on his mantel. Months passed until one day he invited a friend to dinner. The man took one look at those rocks and became very excited — those black rocks were raw diamonds!

If only the first farmer had taken the time to study and learn what diamonds looked like in their rough state, and thoroughly explored the property before looking elsewhere, all of his wildest dreams would have come true.

The thing about this story that resonates with people is the idea that at any given time, each of us is standing in the middle of our own acres of diamonds. It has been said that if the other guy's pasture appears to be greener than ours, it's quite possible that it's getting better care. If only we had the wisdom and patience

to explore our current situation, to explore ourselves, explore the people around us, we would most likely find the very resources we seek, whether human, financial or intangible — dig in your own backyard.

I don't think you'll find a better example of successful "diamond miners" than our SGAs of the Year, Rick Altig and Ilija Orlovic. Much can be said of the systems, programs and procedures they have developed over the years, many of which we have adapted for use companywide. But I'm convinced their greatest talent lies in recognizing and developing talent in others. That they are able to then teach others in their organization to do the same is something I wish I could bottle and sell. Fully 15 percent of the current SGA body owes its start to Altig-Orlovic, and many, many others have benefitted from their generous mentoring. Check out their story on **PAGES 18-19**.

Speaking of diamonds, in this issue, it is with pride that we also introduce the 2015 Executive Council (**PAGE 16**). Made up of top State General Agents (including our SGAs of the Year), the Council serves in an advisory capacity alongside our Executive Management team. The ideas and innovations put forth by these proven leaders help us plot and maintain our course and I'm excited to work with them.

Please join me in congratulating our SGAs of the Year and our new Executive Council.

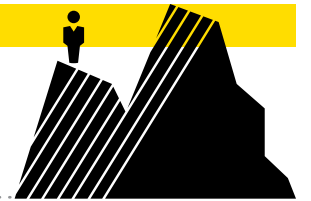


Roger Smith
President & Chief Executive Officer
AIL & NILICO

SGA Career Track

New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2015, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first nine months. The rates listed are for *Spotlight* recognition only.

Retention: 70.0%
Net to Gross: 80%

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Thursday 04/23** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Tuesday 04/28**. eApp business excluded from the 7 day hold should be uploaded by **Thursday 04/30** before 2:00 p.m. CST to count for **April** production.

\$2,730,057

in total bonuses were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to **Page 30-37**.

Correction

On page 13 of the February issue of *Spotlight*, we omitted PR Director **Laurie Onasch** from the list of participants at the 2015 kick-off event at iFLY in Frisco, TX.

Promotion

Congratulations to Domenico. We wish him much success in his new position.



DOMENICO BERTINI
Executive Vice President
AIL/NILICO

***Look for the asterisk!** The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2016 Awards Presentation are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top five SAs, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. View the 2015 Convention Qualifications online at www.aillife.com or www.nillife.com. **Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful El Conquistador Resort in Puerto Rico! The convention will be held May 22-25, 2016.**



LOOK FOR ME!

★ AGENT TENURE BONUS ★

2015



NO AGENT LEFT BEHIND

FEBRUARY BONUS PAYOUT: **\$288,000**

FEBRUARY BONUS QUALIFIERS: **269**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Duke Adujones	\$1,500	Stephan Gustafson	\$1,500	Scott Mudrak	\$1,500	Tambra Smoot	\$1,500
Courtney Ahlers	1,500	Sina Heak	1,500	Serah Muhungura	1,500	Eric Spells	1,500
Toniann Allen	1,500	Denise Hodges	1,500	Chauntel Nakata	1,500	Paula Stiefel	1,500
Alexander M Baker	1,500	Dwight Holmes	1,500	Jeanpiero Nalband	1,500	Griffin Sutherland	1,500
Kyle Barter	1,500	Albert Hugar	1,500	Kerene Nash	1,500	Ileana Tatafu	1,500
Guitree Basdeo	1,500	Perenaise Hukehuke	1,500	Sione Nau	1,500	Jesse Thrash	1,500
Richard Bentley	1,500	Serena Johnson	1,500	Ikechukwu Nwaeze	1,500	Jason Tuttle	1,500
Oraefo Brown	1,500	Yuriy Kosovan	1,500	Adrian Ortiz	1,500	Clint Uwaine	1,500
Kayla Buttrey	1,500	Vanessa Lansaw	1,500	Keba Patterson	1,500	Reyna Valadez	1,500
Brazos Campos	1,500	Kun Lee	1,500	Mary Perinpanayagam	1,500	Colleen Ware	1,500
Matthew Cessna	1,500	Jorge Leon	1,500	Amanda Peterson	1,500	Daphne Weber	1,500
Derren Chapman	1,500	Alicia Lewis	1,500	Vellore Pillai	1,500	Paul White	1,500
Joshua Cohen	1,500	Jon Liguori	1,500	Abigail Plache	1,500	Shayla Williamson	1,500
Courtney Davis	1,500	Man Luc	1,500	Jezziashon Potter	1,500	Andrew Wilson	1,500
Peter Davis	1,500	Joseph Luminiello	1,500	Sasha Rehling	1,500	Isaac Alvarez	1,250
Jesse Deer	1,500	Laura Mack	1,500	Belinda Rickles	1,500	Nayra Arroyo-Munoz	1,250
Latisha Dickens	1,500	Chantal Mallette	1,500	Appoline Ridore	1,500	Travis Barnes	1,250
Martyna Dudapasieka	1,500	Ashley McCall	1,500	William Robinson	1,500	Courtney Basil	1,250
Joshua Egyud	1,500	Mark McGinnis	1,500	Mario Rodriguez	1,500	Collin Basmajian	1,250
Casey Finley	1,500	Patrick McGuigan	1,500	James Russell	1,500	Alexander Bayley	1,250
Derek Foore	1,500	Sunnie McRee	1,500	Sara Shelton	1,500	Adanech Beetem	1,250
Briana Foster	1,500	Lydia Milligan	1,500	Jake Sherman	1,500	Jesse Benwell	1,250
Victoria Gonzales	1,500	Maria Montoya	1,500	Marissa Smith	1,500	Rebecca Benyo	1,250
Tashauna Graham	1,500	Brenden Mostoller	1,500	Takiyah Smith	1,500	John Bilinsky	1,250

► Eligibility must occur in the 4th, 5th or 6th month of tenure. Tenure month is determined by agent's contract date (first application date) with the Company. Hire/code month is Month One and based on date in the system. Contract month counts as

a full month of tenure regardless of whether agent codes on the first day of the month or last day of the month.
 ► Agent must have minimum of 84% Net-to-Gross in month 4 - 6
 *Qualifications and guidelines are on the ARC.

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Jodie Bingham	\$1,250	Lamisha Readus	\$1,250	Rebecca Churray	\$500	Roger Rau	\$500
Gerald Bonaparte	1,250	Stephanie Reinke	1,250	Patrick Connelly	500	Jamila Richardson	500
Joshua Boyce	1,250	Nsilo Reynolds	1,250	Valerie Cooper	500	Tutai Sadaraka	500
Daniela Carcamo-Mendez	1,250	Jeremy Rivers	1,250	Philip Csati	500	Leigh Schneider	500
Jasmine Choy	1,250	Frank Rodriguez	1,250	Deserick Davenport	500	Walter Scott	500
Cameron Colbert	1,250	Karan Rogers	1,250	Jeffrey Donnelly	500	Yana Shaw	500
Latanga Daniels	1,250	Mackenzie Rose	1,250	Julius Evers	500	Michael Shea	500
Madison Desmuke	1,250	Lindsay Sanchez	1,250	Thomas Festa	500	Bradley Shellgren	500
Jared Elrod	1,250	Lillian Schmidt	1,250	Douglass Floyd	500	Morgin Sheppard	500
Elijah Epps	1,250	Chad Sellers	1,250	Shelly Franklin	500	Christine Sobb	500
Ryan Ferris	1,250	James Sherwood	1,250	Gordon Fulton	500	Joshua Stone	500
Tammy Fletcher	1,250	Diana Sinohui-Garcia	1,250	Jon Gelhorn	500	Gavin Strombecky	500
Andrew Frilot	1,250	Jolene Smith	1,250	Vrueschka Graham	500	Laurie Thacker	500
Emaly Galeano	1,250	Sandra Sobieski	1,250	Mchel Helgeson	500	Hateni Tohi	500
Dawn Gann	1,250	Derrick Springer	1,250	Brad Henry	500	Chad Vangils	500
Elizabeth Garcia	1,250	Michael Stafford	1,250	Christopher Hickok	500	Karmyn van Huizen	500
Martha Garcia	1,250	Brandon Stanley	1,250	Hannah Hinkle	500	Jessica Velazquez	500
Kevin Gill	1,250	David Stingl	1,250	Lanndria Horne	500	Deshay Ward	500
Randy Gill	1,250	Cassandra Stubblefield	1,250	Chufon Jackson	500	Steven Warner	500
David Golovin	1,250	Kenneth Sutton	1,250	Amber Jeanne	500	Olesya Wegner	500
Riegel Gorali	1,250	Leopoldo Tabin	1,250	Michael Jones	500	Robert Weingrad	500
Thomas Greene	1,250	Craig Taylor	1,250	Aaron Kean	500	Christian West	500
William Hart	1,250	Matthew Vaupel	1,250	Jessica Kendall-DeGraves	500	Joshua West	500
Casey Hayes	1,250	Daniel Wallace	1,250	Tyler Kuehn	500	Zachary Whipple	500
Michael Hinojosa	1,250	Sean Walsh	1,250	Cesar Leon	500	Jarek Wilson	500
Jessica Holman	1,250	Miles Washington	1,250	Michael Lessard	500	Jeffrey Witherall	500
Chase Hrivnak	1,250	Devin Watts	1,250	Hannah Linderholm	500		
Sarah Hubbard	1,250	Cornelius Wilkins	1,250	Jimmy Lubin	500		
Lamar Huntley	1,250	Tarnecia Williams	1,250	Bryan Maggard	500		
Gabriela Johnson	1,250	Rodney Wilson	1,250	Jon-Michael Marino	500		
Frank Kacvinsky III	1,250	Stephanie Wolfe	1,250	Anastasia Martens	500		
Stefano Kiniropoulos	1,250	Alia Aboulhosn	500	Glenn Martin	500		
Thor Kolemmainen	1,250	Sarah Acker	500	Lauren Martin	500		
David Lawton	1,250	Billie Albert	500	Elliott May	500		
Brian Lee	1,250	Dennis Allard	500	MaryBeth McCarter	500		
Jeffrey Linsangan	1,250	Candice Anderson	500	Nigel McCowan	500		
Derrick Lyons	1,250	Jeremiah Anderson	500	Lenin McFarlane	500		
Mason MacFarlane	1,250	Khevin Armelin	500	Brenda Medina	500		
Deanna Odom	1,250	Daniel Autry	500	Terrell Milton	500		
Matti Ollila	1,250	Juan Baez	500	Kiara Mitchell	500		
Kekoa Omo	1,250	Clement Biney	500	Risa Moniz	500		
David Owasi	1,250	Jessica Brewer	500	Pablo Montanez	500		
Pyunghwa Park	1,250	Cristina Brooker	500	Yeng Moua	500		
Jesus Parra	1,250	Shannon Brown	500	Jackie Okimoto	500		
Andrea Parsons	1,250	Athea Buchanan	500	Danielle O'Neill	500		
Daniel Petruccello	1,250	David Buetow	500	Jennie Overbey	500		
Sherly Philippe	1,250	Kevin Carr	500	Denise Parson	500		
Suzanna Prodan	1,250	Michael Casey	500	Jeremy Patko	500		
Charles Raker	1,250	Sonja Christie	500	Sal Pena	500		

ANNIVERSARIES

29 YEARS OF SERVICE

Bill Verbeten, PR
25 YEARS OF SERVICE
Brenda Di Somma, PR
Kenneth Madden, AGT
24 YEARS OF SERVICE
Roger Fung, SGA
Kelly McDonald, AGT
19 YEARS OF SERVICE
Steven Engrav, RGA
17 YEARS OF SERVICE
Randy Stockley, PR
16 YEARS OF SERVICE
Bob Olson, SGA
15 YEARS OF SERVICE
Rob Hay, SGA
14 YEARS OF SERVICE
Scott Florin, AGT
Rebecca Klebsch, MGA
Krista Thieme, RGA
Benjamin Van Fossen, AGT
13 YEARS OF SERVICE
Fran Christie, PR
John McGrath, RGA
Herivelto Pereira, AGT

12 YEARS OF SERVICE

Omar Hashimi, AGT
Adam Kahn, AGT
11 YEARS OF SERVICE
Mitch Duplantis, SGA
Iryna Sushkova, AGT
10 YEARS OF SERVICE
Andrea Yee, AGT
9 YEARS OF SERVICE
Richard Carter, AGT
Matt Pflueger, RGA
John Sparby, RGA
8 YEARS OF SERVICE
Alvin Hagens, AGT
Evan Holzhauer, RGA
Dustin Klingebiel, AGT
Emil Mohareb, GA
Tim O'Connor, PR
Jonathan Russell, AGT
Atta Saleh, RGA
7 YEARS OF SERVICE
Daniel Johnson, AGT
Peter Kwiatkowski, GA
Jacqueline LaBlanc, AGT
Brock Lampee, AGT

Gabriel Manzo, AGT
Kimberly Riley, AGT
Kristi Vang, AGT
Bernard Weaver, PR
6 YEARS OF SERVICE
Brandon Cooley, SGA
Matthew Diulus, RGA
Joseph Hedborn, AGT
Donna LaMontagna, PR
Melissa Lively, PR
Jonathan Maust, RGA
Nicole McCarthy, PR
Lisa McGee, PR
Mark Neilson, AGT
Scott Patterson, AGT
Nicole Sanders, GA
Tatjana Tikhonov, MGA
Matthew Turnquist, RGA
Afuiva Vaaji, AGT
Vatapuia Vavau, GA
5 YEARS OF SERVICE
Christine Augustus, AGT
Randall Cook, SGA
Adam Huck, GA
Tracy Lepore, AGT

Tina Phongsavath, RGA
David Scalisi, PR
4 YEARS OF SERVICE
Milena Arceo, GA
Bernadette Casciato, AGT
Mark Hart, AGT
Tracy Hayes, MGA
Eric Hidy, AGT
Tiare Hubbard, AGT
Brian Hutchings, AGT
Beau Locker, MGA
Aaron McLean, GA
Janice Moseychuck, SA
Erin Murray, SA
Richard Pazak, GA
Christopher Phoenix, AGT
Aaron Ralston, RGA
Richard Rowe, AGT
Brandon Schwed, MGA
Jesse Spencer, MGA
Eric Thompson, GA
Ho Tran, RGA
Sara Vaz, RGA
Bob Wingate, MGA
3 YEARS OF SERVICE

Sharon Barnes, GA
Polyna Berlin, AGT
Jessica Burrows, AGT
Derrick Coates, AGT
Antonio Davidson, AGT
Christian Fahey, GA
Bilal Farsakh, GA
Yonique Gordon, GA
Jeffrey Hapke, PR
Dallas Johnson, SA
Marlene King, AGT
Ryan Landmark, AGT
Xavier Maclarty, AGT
Gabriela Mejia, AGT
David Norman, AGT
Cynthia Schneiderman, MGA
Barbara Seyoum, GA
Heather Stuart, AGT
Les Swain, GA
2 YEARS OF SERVICE
Collins Appiah, AGT
Dominick Arduino, AGT
Jesse Atatai, AGT
Darrell Ballard, AGT
Danielle Barker, MGA

Susan Bedrossian, MGA
Tracie Bettencourt-Mejias, AGT
Kyle Butler, SA
Marcy Dowbor, AGT
Bryon Eddinger, GA
Brandon Edens, GA
Danny Favreau, AGT
Gregory Graham, GA
Kasie Greenwalt, AGT
Katalina Halaunga, SA
Benita Jackson, SA
Richard Kresge, SA
Toriano Landau-Bogan, GA
Teng Lim, MGA
David McCusker, RGA
Stuart McKenzie, AGT
Vincent Millsap, AGT
Lisa Myrick, AGT
Gerald Norton, GA
Michael Nowak, SA
Riley Peters, AGT
Suzana Serratos, AGT
Steven Sibelman, GA
Cleopatra Sola, MGA
Herbert Stell, GA

Danette St Marthe, AGT
Ryan Tomajcik, GA
Jameetri Washington, MGA
1 YEAR OF SERVICE
Herbretta Abren, SA
Yenisse Abreu Ramirez, SA
Ivy Acosta, SA
Craig Arakawa, SA
Andrea Arballo, AGT
Erik Arias, AGT
Nicholas Attwood, GA
Maria Avila, SA
Rosette Berban, AGT
Oscar Betancourt, GA
Nicholas Bigec, AGT
Derek Birch, AGT
Timothy Blackburn, SA
Richard Bland, SA
Steven Boone, AGT
Corey Borden, SA
Matthew Brazeau, SA
Janet Buckley, MGA
Shane Carlson, SA
Allen Cerullo, SA
Elizabeth Chilson, SA

Michael Cirelli, GA
Jahhad Crawley, SA
Aaron Crosby, AGT
Derek DeProspero, SA
Michael De Sadeleer, SA
Christopher Dicks, MGA
Ryan Diederich, GA
Roger Drake, AGT
Orin Dutra, SA
Kofi Dwira, AGT
Shereen Elabasy, AGT
Myaa Fallon, AGT
Jesus Figueroa, AGT
Thomas Fleming, AGT
Chantel Floyd, SA
Phil Folkertsma, MGA
Nathan Friend, MGA
Keegan Gallant, AGT
Leah Geiser, GA
Gregory Giesler, AGT
Alejandro Gonzales, AGT
Venus Grier, AGT
Matthew Halbmaier, SA
Bryan Hamrock, GA
Fotuikamoana Havea, AGT

Christopher Haywood, SA
Lorena Herndon, SA
Vanessa Ho, GA
Joe Islar, SA
Jayshaun Johnson, GA
April Jones, AGT
Matthew Koleszar, SA
Lucas Larson, SA
Wislaine Laurent, SA
Brandon Leonardo, AGT
Antoine Lutumba-Ntumba, AGT
Carey Markoe, GA
Reinaldo Martinez, GA
Maria Mastrodimas, SA
Hector Matos, AGT
Matthew McCall, AGT
Michael McClintock, AGT
Mia Mitchell, AGT
Christine Moore, GA
Bret Nilson, SA
Juan Olvera, GA
Rene Ortega, GA
Sarah Parnell-Jones, SA
Shirley Patey, AGT
Ivonne Perez, SA

Asenati Potoae, AGT
Janet Ramirez, AGT
William Ridenour, SA
Nichole Roderick, MA
Rebecca Rozario, PR
Chad Shanks, SA
Kelly Silvia, SA
Judy Smith, SA
James Sodan, GA
Holly Stave, AGT
Robert Stevens, SA
Robert Stritzinger, AGT
Willie Tarr, AGT
Kay Teague, SA
Verneice Thomas, SA
Janet Tiatia, AGT
Jenna Valentine-Thomas, GA
Hailame Vea, AGT
Christine Moore, MGA
Lucretia Wesley, SA
Kendall Wilson, AGT
Kristen Woolley, SA
Kyle Wrobel, MGA

PROMOTIONS

STATE GENERAL AGENT

Michael Mandella
REGIONAL GENERAL AGENT
Michael Musso
Ashlynn Orng
Krista Thieme
Bruce Viaje
Emmanuel Villasenor
Jennifer Young
MASTER GENERAL AGENT
Christopher Botelho
Jamie Brown
Cameron Cimino
Bryan Froneyberger
Bradley Kampmeier
Moli Kaufusi
Joseph Kleeb
Philip Kruger
Aaron McLean
London Nelson

Phillip Perrin
Jillian Rooks
Kunlin Zou
60% GENERAL AGENT
Cassandra Cantner
Larry Finch
Michael Joshua
Kyle Lewicki
Carmen Lindmark
Vinecia Moore
Todd Onstott
Michael Taylor
Tovaughna Tipton-Adams
Ryan Tomajcik
James Urban
Heather VanHorn
57.5% GENERAL AGENT
Christopher Asbury
Richard Bland
Renada Bogan

Adam Boggs
Jeffrey Calvert
Pauline Cresswell
Bryon Eddinger
Marjorie Hansen
Mark Harhager
Solomone Havea
Casey Johnson
Toriano Landau-Bogan
Shawn Lewicki
Anthony A Lopez
Desiree Martin
Linefi Pasikala
Andrew R Richardson
Edwin Rosa
Lara Wyatt
55% SUPERVISING AGENT
Seneca Birchmore
Eric Boyer
Peter Cullinane

Heathre Depratt
Dawn Eckelberry
Alexander Eman
Richard Gaffney
Joshua Gassman
Gary Gooden
Jacob Hall
Yuriy Kosovan
Lucas Larson
Michael Lessard
Hannah Linderholm
Ashley McCall
Kaytlyn McKay
Kelly Nails
Taylor Orona
Delilah Outlaw
Amanda Peterson
Nadeem Qureshi
Theresa Rhoden
Paul Smith

Eric Spells
Anthony Stuertzel
Marlene Talamantes-Saucedo
Tiffani Tavormina
Robert Weaver
Stephanie Wolfe
52.5% SUPERVISING AGENT
Alia Abouhosn
Duke Adujones
Michael Africh
Margarita E Aguila Campos
Dennis Allard
Adanech Beetem
Christopher Bennett
Richard Berrett
Timothy Blackburn
Rhonda Brown
Ryan Burns
Racquel Castillo
Matthew Cessna

Christian Coates
Joshua Cohen
Darrell Cohn
Jalisa Collins
Olivia Cunningham
Donna Diehl
Briana Foster
Alia Abouhosn
Richmond Gerrish
Felix Gonzalez
Meghan Grindy
Malaysia Halley
Kelly Hannan Daley
Rachael Hicks
Lamar Huntley
Kathleen Johnson
Austin Labor
Joshua Latini
Elizabeth Lemson
Javier Lopez

Michael Loveall
Man Luc
Thomas Lyman
Marjorie Maguire
Alipate Makai
Sela Mavae
Laurie Mazza
Joseph McCallister
James Merriman
James Miller
Karen Mosley
Serah Muhungura
Wilmer Munoz-Jimenez
Stone Nau
Tangataotivana Pasikala
Keba Patterson
Jodi Raymond
Evdokia Reutov
Jeremy Rivers
Mario Rodriguez

Brandi Rule
Mohammad Saatsaz
Rose Satele
Leigh Schneider
Christopher Shuman
Brian Stuckey
Ileana Tatafu
Coleman Thompson
Carissa Thorne
Joseph Tountas
Alisi Tuifua
Nauleni Tuionetoo
Elba Vargas
Miles Washington
Michelle Lee Watson
Shayla Williamson
Megan Winston
Daniel Woodford
Harbo Xu



Michael Mandella
Alabama
February 25

Prior to joining AIL in 2005, Michael worked for a large financial institution, where he came to realize, "No matter how hard I worked, there was only so far I could go." He uploaded his resume and the rest is history. He says he feels blessed to have had the influence and mentorship of four successful SGAs: Altig-Orlovic, Chris LaFond and Chris Hernandez. He believes his ability to think outside the box is his greatest asset when it comes to growing his start-up Agency. Michael makes his home in Birmingham.



Recognizing the achievements of our newest State General Agents (less than 1 year)

Mat Hart
California

Mat's Agency had their BEST MONTH EVER \$155,628 Net ALP in February



Bill Myatt
Oklahoma

Bill's Agency had their BEST MONTH EVER \$46,610 Net ALP in February



Directors of the Month



Driving Excellence

Sales Director of the Month

Leaders growing leaders!

Murray Horowitz



Murray had 54% growth over February of 2014.

PR Director of the Month

Leaders growing leaders!

Michelle Baxter



Michelle is the Top Director for February 2015 with 28.98% Lead Growth.



TOP LEADERS TAKE CENTER STAGE IN MCKINNEY

THE MCKINNEY CONFERENCE CENTER hosted 22 attendees for Leadership 301, affectionately known as Top Gun, on Tuesday, March 17 and Wednesday, March 18.

Leadership 301 is finely tuned to the needs of MGAs and RGAs who are on track to become future SGAs. Material is presented by members of the Executive Management team, including Executive Vice President Domenico Bertini, Vice President of Recruiting Bo Gentile, Vice President of Quality Business Richard Meshulam and Vice President of Public Relations Field Operations Susan Fuldauer. Guest speaker SGA Philip Prata (Connecticut) shared his wisdom on agent retention.

HERE ARE THE DATES FOR THE REMAINING LEADERSHIP ACADEMIES IN 2015:

- Leadership 201 | August 17-19
- Leadership 401 | Sept 1-2
- Leadership 101 | Sept 21-23
- Leadership 301 | Oct 13-14

If you are interested in attending, talk to your SGA.

“ If you have **DISCIPLINE, DRIVE,** and **DETERMINATION...** **NOTHING** is **IMPOSSIBLE.**”

- DANA LYNN BAILEY



VISION

DRIVES A LEGACY



Susan Fuldauer
Vice President of
Public Relations Field Operations

Smith. It's not easy for working families today. The political majority leadership in North America does not favor the working family. Our legacy and vision continue to stand for the dignity, rights and voice of the working family. This is evident from the everyday actions that Team PR takes in support of working families, creating strong communities, and in the role the agencies play in that support.

On any given day, we can see PR in Action on a picket line supporting Steelworkers as they cry out for safer working conditions in the refineries, or standing on the street in Canada with Ontario Nurses as they strive for better pay and working conditions. Thousands of bottles of water, dozens of donuts, countless pieces of fried chicken and pizzas are delivered to workers taking a stand for what is right. But when our PR reps pick up a picket sign and walk in step with these workers, that's when we continue the legacy of caring and making a difference.


For our agents at the kitchen table of these same workers, the legacy continues through the financial support and stability you provide with every application that is taken. Together we work to make our vision a reality and strengthen our legacy.

It matters that we stand with working families both with the actions that Team PR takes and with the policies sold in the home. We



Above: Susan Fuldauer, Tim O'Connor and Int'l President of Roofers and Allied Workers, Kinsey Robinson (center) attended the Union Sportsman's Alliance Conservation dinner in Dallas.

need to continue this partnership and respect for the worker so that the legacy that's been handed to us lives on. When we work together to continue this great legacy, we are creating our own individual legacy as well. You and I determine our personal legacies through our own vision. It is our choice as to what those legacies will be. Make a positive difference and you leave a positive legacy.

How will your vision, goals and actions drive our legacy? You decide. 

TOGETHER, YOU AND I ARE NOT only the continuation of a legacy, but the beginning of a legacy. That's a powerful statement. What we do together — our vision, goals and actions — will somehow be realized in the form of a legacy. Each of us sits in the driver's seat, able to steer the direction in which our legacy goes.

Fortunately for all of us, we have a great legacy from which to build and continue. We share in one of the greatest legacies ever from a company whose passion and commitment to improving the lives of working families globally is unstoppable. It is up to us to live up to the legacy that has been left for us to continue to pass on. Every decision made, every sales call made, every picket line walked and Basket of Hope delivered, determines the future of our legacy.

Our PR team has been carrying on the vision and legacy of our founder, Bernard Rapaport, which continues under the leadership of Roger

LABOR ADVISORY BOARD

Adds Two New Members



James T. Callahan
General President,
International Union of
Operating Engineers



Harry Lombardo
International President,
Transport Workers Union
of America, AFL-CIO

James T. Callahan is the General President of the International Union of Operating Engineers, a diversified trade union that represents about 400,000 operating engineers working as heavy equipment operators, mechanics and surveyors in the construction industry, and stationary engineers, who work in operations and maintenance in building and industrial complexes. IUOE also represents nurses and other health industry workers, public employees in a wide variety of occupations, and a number of job classifications in the petrochemical industry.

He was elected to a full term as General President at the 38th General Convention on April 28, 2013 after fulfilling the term of retired General President Vincent J. Giblin.

Callahan, a 34-year member and third generation operating engineer, moved up the union's ranks from member to Shop Steward, Foreman, Trustee, and Business Representative to ultimately lead Local 15 in New York City as its 4th President and Business Manager in 2003.

Callahan began his career as an operating engineer in 1980. Proficient in all mechanical aspects of maintenance and repair, he was initiated as a shop mechanic in Local 15C. By 1993, he had worked his way up to maintenance foreman and was an integral part of the team that worked on the World Trade Center site in the aftermath of the terrorist bombing of the parking garage that killed and injured dozens of people.

Eight years later, as a local union Business Agent, Callahan found himself back at the World Trade Center. This time, he was one of the many operating engineers who responded immediately to the September 11 tragedy and he stayed on to work through the entire recovery effort at Ground Zero.

Callahan was elected to the AFL-CIO Executive Board in March 2012 and also serves on the AFL-CIO Executive Committee. In addition, he has been an Executive Board member of the New York City Building and Construction Trades Council, the New York City Central Labor Council, and the New York State AFL-CIO.

He and his wife, Fran, are the proud parents of three sons, James, Ian and Patrick.

Harry Lombardo was elected International President at the 24th Constitutional Convention on September 24, 2013 after serving two terms as the International Executive Vice President. Since 2014 Lombardo has served as Vice President on the Executive Council of the AFL-CIO.

The native Philadelphian started with TWU Local 234 in 1972 as a car cleaner for SEPTA. He was promoted the following year to rail mechanic, and was named to his first union position, section officer, in 1974 at the Germantown depot.

Lombardo transferred to the Luzerne district and ran successfully for Chairman in 1977. He was named Business Agent in 1979 by then Local 234 President Merrill Cooper. At the time, he was the youngest Business Agent, 29 years old, in the Local's history.

He was elected the Local's Recording Secretary in 1983 as part of the Roger Tauss administration. He moved up to Executive Vice President in the following election, and was elevated to Local President in 1989 when Tauss was named to the International staff.

Lombardo served as Local President until 1996 when he was named to the International staff by then International President Sonny Hall. He was elected International Vice President in four consecutive Conventions.

During his tenure as Local 234 President, Lombardo negotiated a new pension formula for Local 234 members, resulting in a 100 percent increase in the value of the benefit. He also ran a two-week strike against SEPTA in 1995 to extract another pace-setting agreement for Philadelphia transit workers.

PERSONAL RECRUITING

Unleash Your Career!

Personal Recruiting provides opportunity for all Agents to earn an additional monthly income stream above and beyond regular recruiting efforts performed by Managing Agents!

FEBRUARY TOP PERSONAL RECRUITING AGENTS

— By Incentive Structure Payout¹

February Total Payout: **\$271,220**

February Total Qualifiers: **583**



Moli Kaufusi
\$4,535
Steve Friedlander



Alex Kae
\$3,661
Altig-Orlovic



Orby Kelley
\$3,486
Surace-Smith



Albert Lau
\$2,479
Cohen-Cohen



Monica Brown
\$2,445
Dorian Brown

NAME	TOTAL
Moli Kaufusi	\$4,535
Alex Kae	3,661
Orby Kelley	3,486
Albert Lau	2,479
Monica Brown	2,445
Brandon Schwed	2,220
Jonathan Kinnard	2,192
James Miller	2,062
Humberto Quintero	2,057
Christopher Favor	2,022
Marc Salvaggi	1,989
Nicholas Scordos	1,946
Samantha Sliger	1,803
Kevin Holtz	1,720
Christopher Rodriguez	1,699
Alexander Dorey	1,668
Lori Dacyk	1,632
Ofa Tupouniua	1,612
Brad Henry	1,607
Joseph Mahnen	1,588
Sebastian Kazek	1,564
Ronald Rivera	1,548
Kade Beck	1,508
Andrew Siebert	1,488
Christopher Earle	1,465
Dennis Guss	1,453
Matthew Parks	1,423
Damaris Henderson	1,418
Deante Young	1,321
Colin Quigley	1,307
Adeyemi Akinade	1,305
Nathan Knox	1,294
Bruce Viaje	1,275
Ryan Folck	1,272
Brandon Jones	1,271
Daren Davis	1,268
Rayleen Kama	1,264
Nicholas Walsh	1,252
Aaron Ralston	1,224
Victoria Ortiz Colin	1,223
Kerlens LaRose	1,221
Victor Agurto	1,175
Jonathan Seguin	1,158
Patrick Rieger	1,138
Rubye Gillespie	1,133
Ileana Tatafu	1,132
Edford Banuel	1,132
Peter Krzyzaniak	1,129
Yonique Gordon	1,118
Cornelius Jones	1,111
Lorena Barriere	1,099

NAME	TOTAL
Christopher Akins	\$1,098
Michael Nowak	1,091
John Nieves	1,076
Nicholas Moore	1,056
Patricia Nogueira	1,054
Timothy Kieran	1,049
Travis Picklesimer	1,043
Bobby Gujral	1,023
Benjamin Edwards	1,023
Ignacio Batrez	1,019
Justin Adams	1,007
Anthony Sambula	1,000
Kyle Wrobel	993
Trisha Seever	977
Yvette Quintana	968
Taylor Foster	942
Tangataotiuana Pasikala	931
Austin W Smith	930
Christopher Bentley	927
Melissa Quintal	907
Eugene Garcia	888
Sione Maumau	888
Kunlin Zou	877
Steve Bryant	876
Christopher Clark	859
Dalton Geneser	858
Anne Melville	850
David Herman	844
Albert Serur	839
Pennie Jansik-Keller	836
Glaister Parke	819
Erica Fitzsimmons	816
Rita Haidinger	804
Jamie Cates	802
Michel LaHaye	801
Kelsi Jewell	794
Jameetri Washington	787
Ernest Patterson	771
Tambra Smoot	770
Jeremy Gibson	770
Loloahi Havea	769
Arien Seemann	757
Sanjae Watkis	756
Ernest Powell	754
Alba Williams	750
Ricardo Subero	748
Larry Alexander	743
Yana Shaw	742
Corey Helly	741
Soonalote Taogaga	741
Sela Mavae	741

NAME	TOTAL
Darron Hacker	\$740
Michael C Williams	732
Appoline Ridore	727
Breanna Washington	722
Donte Hester	713
Tiffany Babin	707
Travis Nicasastro	704
Julianne Scavo	701
Cedric Egbers	696
Taneshia Solomon	694
Heather Berg	694
Demario Cooper	693
Javier Lopez	677
Henry Ingraham	674
Christopher Pabon	670
Oscar Betancourt	667
Angelique Lavaly	666
Oliver Huerta-Gonzalez	662
Elaine O'Neill	659
John Conard	658
Troy Elliott	654
Joshua Acuay	639
Gabriel Reyes	629
Eric Snyder	626
David Rigney	624
Jack Vannice	623
Alyssa Cruz	621
Orby Kelley IV	618
Cameron Colbert	615
Christopher Walsh	614
Darrell Cohn	614
Emily Sutton	613
Daniel McGinley	610
Janice Moseychuck	610
Scott Sonnenberg	609
Melissa Chapman	608
Fran Kolos	607
Rosendo Anaya	607
Randall Durham	606
Julian Tinamisan	606
Chrisdell Harris	602
Elaine Goodare	593
Kaloni Tohi	590
Onofre Toscano	584
Trevor Newell	580
Sunny Vong	578
Lawerence Smith	574
Angela Chaulet-Fredrickson	571
William Hethcoat	571
Robert Tarrant	570
Mavrick Fredericks	568

NAME	TOTAL
Bill V Goswick	\$566
Jesse O Martin	564
Christopher Licata	562
Christopher Esquer	560
Trelonda Jackson-Lewis	558
Glenn Arakawa	557
Vincent Nicasastro	556
Ala Awad	554
Molly Rea	551
Nicholas Prefontaine	551
Edward Crocker	550
Manthajini Balendran	549
Zachary Lakatos	549
Michele Werner	547
Blake Bocci	541
Samaliya Minor	540
Daniel Kretsu	537
Britton Costa	537
AshLynn Orng	535
Anastasia Martens	531
I-Perfection Harris	526
Jonathan Black	526
Travis Kovach	525
Lindsay Nielsen	524
John Russo	519
Daryl Williams	508
Delilah Outlaw	507
Thomas Longino	507
Andrew Wilson	506
John McDougald	501
Seneca Birchmore	500
Fabiola Casillas Hurtado	500
Lindsay Clippinger	500
Maureen Cook	500
O'Neil Cooper	500
Marvin Fox	500
Richmond Gerrish	500
Angelica Guzman	500
Felicia Irby	500
Ray Loftan	500
Fritznel Octave	500
Verneshia Paige	500
Levi Parrish	500
Tiffany Porter	500
Andrew Randall	500
Margaret Sears	500
James Swiontek	500
James Swiontek	500
Djordjina Vucenovic	500
Angela Wilson	500

FEBRUARY TOP PERSONAL RECRUITING AGENTS

— By Number of Personal Recruits²

Total Personal Recruiting Agents: **359**

Total Personal Recruits: **447**



James Miller
5 Recruits
Roger Fung



Henry Ingraham
5 Recruits
Williams-Zophin



Fritznel Octave
5 Recruits
Williams-Zophin



Orby Kelley
4 Recruits
Surace-Smith



Damaris Henderson
4 Recruits
Cohen-Cohen

NAME	PERSONAL RECRUITS
James Miller	5
Henry Ingraham	5
Fritznel Octave	5
Orby Kelley	4
Damaris Henderson	4
Andrew Aaron	4
Adeyemi Akinade	4
Edford Banuel	4
Zachary Vance	4
Justin Adams	3
Thomas Agee	3
Christopher Asbury	3
Eugene Garcia	3
Brad Henry	3
Heidi Holt-Peel	3

NAME	PERSONAL RECRUITS
Stephanie Moreno	3
John Nieves	3
Elaine O'Neill	3
Alba Williams	3
Joshua Acuay	2
Victor Agurto	2
Ala Awad	2
Ignacio Batrez	2
Seneca Birchmore	2
Carl Boldon	2
Joseph Brice	2
Haydee Burrola	2
Christopher Clark	2
Maureen Cook	2
Britton Costa	2

NAME	PERSONAL RECRUITS
Rubye Gillespie	2
Dennis Gray	2
Bobby Gujral	2
Brandon Jones	2
Timothy Kieran	2
Aleksandr Kurpas	2
Christopher Licata	2
Amie McCracken	2
Lioder Metallus	2
Kyle Mitchell	2
James Moore	2
Patricia Nogueira	2
Juan Olvera	2
Robert Orlow	2
Delilah Outlaw	2

NAME	PERSONAL RECRUITS
Matthew Parks	2
Cyriene Pereira	2
Ernest Powell	2
Yvette Quintana	2
Molly Rea	2
Appoline Ridore	2
Patrick Rieger	2
Carima Robinson	2
Joshua Rush	2
Arien Seemann	2
Christopher Shuman	2
Eric Snyder	2

YTD TOP 25 PERSONAL RECRUITING AGENTS

— By Number of Personal Recruits²

YTD Total Personal Recruiting Agents: **498**

YTD Total Personal Recruits: **687**

NAME	PERSONAL RECRUITS
Edford Banuel	8
Andrew Aaron	7
Brad Henry	6
Henry Ingraham	6
Eugene Garcia	5
Bobby Gujral	5
James Miller	5
Fritznel Octave	5
Adeyemi Akinade	4
Taylor Foster	4

NAME	PERSONAL RECRUITS
Dennis Gray	4
Damaris Henderson	4
Orby Kelley	4
Stephanie Moreno	4
John Nieves	4
Rita Sanders	4
Zachary Vance	4
Justin Adams	3
Thomas Agee	3
Corina Araujo	3

NAME	PERSONAL RECRUITS
Christopher Asbury	3
Clayton Biasa	3
Haydee Burrola	3
Devon Chapman	3
Darrell Cohn	3
Lori Sanders	3
Heidi Holt-Peel	3
Morgan Lobello	3
Sela Mavae	3
Amie McCracken	3

NAME	PERSONAL RECRUITS
Elaine O'Neill	3
Patrick Rieger	3
Samantha Sliger	3
Kati Smith	3
Soonalote Taogaga	3
Ileana Tatafu	3
Jimmy Tchen	3
Alba Williams	3

¹ Top Personal Recruiting Agents listed have at least 2 Personal Recruits
² Spotlight will picture the top 5 Personal Recruiting Agents based on number of Personal Recruits. In case of a tie, top Personal Recruiting Agents will be determined by total Incentive Structure Payout as long as minimum Retention/Net to Gross standards are met.

■ Top Personal Recruiting Agents listed earned at least \$500

CODES

SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Nicholas Neari	4	Brandon Cooley	Edwin Rodriguez	2	Simon Arias	Bill V Goswick	2	Cindy Furer	Lea Jenkins	2	Matt Henderson
Ronald Lackey	4	Scott Rehberg	Lucan Schmidt	2	Simon Arias	Julian Tinamisan	2	Cindy Furer	Vincent Meyer	2	Chris Hernandez
Marzuwoa Brown	3	Dorian Brown	Christian West	2	Simon Arias	Adem Abdula	2	Giglione-Ackerman	Dianne Dedick	2	Sabrina Lloyd
Stephanie Kell	3	Joseph Diecedue	Chantel Floyd	2	Slav Bitman	Victor Agurto	2	Giglione-Ackerman	William Katz	2	Sabrina Lloyd
Taylor Black	3	Giglione-Ackerman	Mchel Helgeson	2	Cohen-Cohen	Christopher Pabon	2	Giglione-Ackerman	Jeffrey Calvert	2	Travis Moody
Jordan Graham	3	Sabrina Lloyd	Jesse Thrash	2	Randall Cook	Paul Torman	2	Giglione-Ackerman	Juan Saldierna-Vera	2	Bob Olson
Enrique Sandoval	3	Sabrina Lloyd	Tommell Rollins	2	Brandon Cooley	Arthur Menina	2	Steve Greer	Omar Sanchez	2	Bob Olson
Elizabeth Chilson	2	Altig-Orlovic	Julianne Scavo	2	Richard Correa	Carmen Lindmark	2	Hancock-Taylor	Abdelaziz Farsakh	2	Theodore Pappas
Samuel Geissing	2	Altig-Orlovic	Roberta Whitman	2	Richard Correa	Kyle Mitchell	2	David Hausman	Darrious Polk	2	Alex Roland
Evdokia Reutov	2	Altig-Orlovic	Elliott Zettas	2	Richard Correa	Rohan Smith	2	David Hausman	Brendon Comeau	2	Imran Satti
William Ridenour	2	Altig-Orlovic	Denis-Michael Catalano	2	Joseph Diecedue	Takiyah Smith	2	David Hausman	Orby Kelley	2	Surace-Smith
Griffin Sutherland	2	Altig-Orlovic	James Miller	2	Roger Fung	Mario Diaz-Rivera	2	Matt Henderson			

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Christina Meyer	7	Sabrina Lloyd	Felicity Hammill	3	Richard Correa	Dan Ikei	2	Altig-Orlovic	Llesena Tejeda	2	Cindy Furer
Steven Rios	7	Sabrina Lloyd	James Harding	3	Richard Correa	John Sola	2	Altig-Orlovic	Darrin Roberts	2	Steve Greer
Morgan Lobello	6	Giglione-Ackerman	Joshua Krueger	3	Richard Correa	Nicholas Walsh	2	Altig-Orlovic	Jason Green	2	Zachary Hart
Duane Shaw	6	Sabrina Lloyd	Angela Bauer	3	Joseph Diecedue	Alix Albright	2	Simon Arias	Robert Nolan	2	Zachary Hart
Oscar Betancourt	6	Bob Olson	Patricia Cicerale	3	Giglione-Ackerman	James DePetro	2	Simon Arias	Michael Coulthard	2	Chris Hernandez
Rene Ortega	5	Brandon Cooley	John McDougald	3	Giglione-Ackerman	Daniel Dunham	2	Simon Arias	Amy Skalsky	2	Chris Hernandez
Amber Dregalla	5	Richard Correa	Dominic Telymonde	3	Giglione-Ackerman	Brian Gilmore	2	Simon Arias	Ryan Tomajcik	2	Chris Hernandez
Alma Lozano	5	Richard Correa	Christine Barbour	3	Steve Greer	Phillip McElfresh	2	Simon Arias	Kasey Williamson	2	Chris Hernandez
Scott Montgomery	5	Don Foti	Magdalene Franklin-Holmon	3	Steve Greer	Aaron Parks	2	Simon Arias	Taurean Flournoy	2	Kyle Johnson
Patrick Guthrie	5	Mathew Hart	Stephen Giddens	3	Steve Greer	Michael Russin	2	Simon Arias	London Nelson	2	Kyle Johnson
Jason Lee	5	Sabrina Lloyd	James Lawson	3	Steve Greer	Eric Snyder	2	Simon Arias	Jenna Valentine-Thomas	2	Kyle Johnson
Robert Schneiderman	5	Sabrina Lloyd	Joshua Crisp	3	Zachary Hart	Bernard Ballou	2	Slav Bitman	Heather Sons	2	Travis Moody
Andrzej Sertler	5	Sabrina Lloyd	Darcy Schrieber	3	Zachary Hart	Lalitha Janardhanan	2	Slav Bitman	Leah Geiser	2	Bill Myatt
Holly Lacey	5	Imran Satti	Rory Olson	3	Matt Henderson	Shun Jackson	2	Dorian Brown	Elias Boles	2	Durhon Oldham
Jamal Simmons	4	Randall Cook	Marie St Germain	3	Kyle Johnson	Armando Aiello	2	Cohen-Cohen	Kyle Schimizzi	2	Durhon Oldham
Gabriela Sime	4	Laura Fisher	Jeffrey Gilliana	3	Sabrina Lloyd	Delmy Diaz-Cervantes	2	Cohen-Cohen	James Sodan	2	Durhon Oldham
Marta Cunha	4	Giglione-Ackerman	Sandra Sandoval	3	Sabrina Lloyd	Jerrard Brown	2	Brandon Cooley	Rebyka Moyer	2	Bob Olson
Craig Ebinger	4	Giglione-Ackerman	Richard Pazak	3	Bob Olson	Torrey Hardy	2	Brandon Cooley	Reynolds Akuamoa	2	Theodore Pappas
Christian Fahey	4	Giglione-Ackerman	Bilal Farsakh	3	Theodore Pappas	Ramon Velasquez	2	Brandon Cooley	Alon Fischer	2	Theodore Pappas
Ryan Feehan	4	Giglione-Ackerman	Mir Khan	3	Theodore Pappas	Taylor Foster	2	Richard Correa	Christian LaBoy	2	Theodore Pappas
Tiffany Babin	4	Steve Greer	Kevin Kyler	3	Scott Rehberg	Joshua Goodman	2	Richard Correa	Nicholas Lasala	2	Theodore Pappas
Michael Stuver	4	Zachary Hart	Carey Markoe	3	Scott Rehberg	Amanda South	2	Nigel Crowe	Shahab Mahdaveinejad	2	Theodore Pappas
Matthew Bogle	4	Matt Henderson	Nacole Newbold	3	Imran Satti	Vinicia Moore	2	James Cunningham	Bryan Juskiw	2	Surace-Smith
Chelsie Young	4	Sabrina Lloyd	Daniel Walton	3	Surace-Smith	Herbert Stell	2	Joseph Diecedue	Christopher Kennedy	2	Surace-Smith
Juan Venegas	4	Alex Roland	Christopher Earle	3	Williams-Zophin	Edwin Rosa	2	Laura Fisher	Anthony Theriault	2	Surace-Smith
Eric Thompson	4	Surace-Smith	Christopher Bentley	2	Altig-Orlovic	Alma Barriga-Gonzalez	2	Don Foti	Jocelyn Bolito	2	Williams-Zophin
Brandon Edens	3	Simon Arias	Carlo Buhay	2	Altig-Orlovic	Jeremy Gibson	2	Don Foti			
Brianna Curry	3	Dorian Brown	Bryon Eddinger	2	Altig-Orlovic	Jessica Napiza	2	Don Foti			
Jamie Cates	3	Jared Cleckner	Devon Gillissie	2	Altig-Orlovic	Meghan Modrak	2	Cindy Furer			

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Zach Otto	18	Sabrina Lloyd	Doreen Ryan-Foti	5	Don Foti	Trevor Mayer	3	Altig-Orlovic	Tom Weller	3	Zachary Hart
Marian Sertler	15	Sabrina Lloyd	Craig Stropf	5	Cindy Furer	Brandon Minor	3	Altig-Orlovic	Ibrahim Bah	3	David Hausman
Todd Glazer	8	Joseph Diecedue	Michael Gerstein	5	Giglione-Ackerman	Joseph Tomanovich	3	Altig-Orlovic	Shorne Brown	3	David Hausman
Christopher Rodriguez	8	Kyle Johnson	Corey Hallam	5	Giglione-Ackerman	Justin Adams	3	Simon Arias	Cara DeFiore	3	Chris Hernandez
Robert Kanaan	8	Imran Satti	Cynthia Schneiderman	5	Sabrina Lloyd	Matthew Diulus	3	Simon Arias	Demetrius Lucas	3	Kyle Johnson
Mark Dombrowski	7	Giglione-Ackerman	Bobby Szwaja	5	Theodore Pappas	Antonio Reyes	3	Simon Arias	Jesse Spencer	3	Stephen Jubrey
Ryan Fickert	7	Zachary Hart	Ala Awad	5	Alex Roland	Linda Eichelberger	3	Samantha Chui	Mathew Mealey	3	Travis Moody
Alex Torruella	7	Sabrina Lloyd	Ryan Stenglein	4	Altig-Orlovic	Herman Fennell	3	Samantha Chui	Christina Barbee	3	Bill Myatt
Ransey Vazquez	7	Bob Olson	Jesse Rennich	4	Simon Arias	Krista Thieme	3	Jared Cleckner	David Schanuel	3	Dorian Oldham
Corey Helly	6	Giglione-Ackerman	Patrick Knouse	4	Slav Bitman	Lorena Barriere	3	Cohen-Cohen	Matthew Wolfanger	3	Durhon Oldham
Jameetri Washington	6	Steve Greer	Maria Soliz	4	Brandon Cooley	Carlos Arballo	3	Brandon Cooley	Andre Bent	3	Bob Olson
Kyle Wrobel	6	Mathew Hart	Ryan Hall	4	Laura Fisher	William Brookshire	3	Richard Correa	Natalie Linker	3	Bob Olson
Patrick Bendure	6	Surace-Smith	Sharif Grays	4	Cindy Furer	Steve Svendsen	3	Richard Correa	David Wang	3	Bob Olson
Matthew Parks	6	Surace-Smith	Jack Keiderling	4	Giglione-Ackerman	Peter van der Westhuizen	3	Richard Correa	Mohammed Moalawi	3	Theodore Pappas
Michael Clemente	5	Simon Arias	Taneshia Solomon	4	Steve Greer	Mark Kukielski	3	Nigel Crowe	Nasr Quadri	3	Theodore Pappas
Monica Brown	5	Dorian Brown	Matthew Hogan	4	Matt Henderson	Anita Ferris	3	Steve Friedlander	Syed Quadri	3	Theodore Pappas
Brooke Spain	5	Brandon Cooley	Beau Locker	4	Matt Henderson	Karen McQuoid	3	Steve Friedlander	Angel Patryluk	3	Byron Paz
Erin Allen	5	Richard Correa	Chad Potts	4	Chris Hernandez	Magda Figueiredo	3	Giglione-Ackerman	Michael Denton	3	Scott Rehberg
Andrew McQuade	5	Richard Correa	Hal Herman	4	Durhon Oldham	Evan Holzauer	3	Giglione-Ackerman	David Rigney	3	Scott Rehberg
John Nieves	5	Richard Correa	Nicholas Moore	4	Durhon Oldham	Richard Barbour	3	Steve Greer	Arie Davis	3	Williams-Zophin
Matthew Turnquist	5	Richard Correa	Levar Morgan	4	Theodore Pappas	Ryan Giddens	3	Steve Greer			
Brian Zuzick	5	Laura Fisher	Minh Phung	4	Scott Rehberg	Thomas Longino	3	Steve Greer			
Harold Durana	5	Don Foti	Marcus Martin	3	Altig-Orlovic	Rodney Ward	3	Zachary Hart			

RGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Robert Janev	38	Sabrina Lloyd	Michael Laramie	18	Steve Greer	Corey Helly	16	Giglione-Ackerman

CODE – \$1,200 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:
SA & GA – at least two codes during the month
MGA – at least three codes during the month
RGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new agents who were coded under their hierarchy for the month.



DAVID ACKERMAN



RICK ALTIG



RICH CORREA



LAURA FISHER



ERIC GIGLIONE



STEVE GREER



SABRINA LLOYD



ILIJA ORLOVIC



THEO PAPPAS



SCOTT REHBERG



MARCUS SMITH



JIM SURACE



TOM WILLIAMS



DAVID ZOPHIN

2015 EXECUTIVE COUNCIL

The 2015 AIL/NILICO Executive Council held their first meeting of the year March 12-March 15 at Dreams Las Mareas in Costa Rica.

This elite group of Agency leaders serves in an advisory capacity to Executive Management to help guide our Company into the future.

Suggestions and recommendation from this meeting will be considered and will help determine the agenda for the Spring SGA meeting in Victoria, British Columbia March 30-April 2.

The Executive Council meets twice a year. Their next meeting will be held at the Fairmont Chateau Lake Louise in Alberta, Canada this September.

Congratulations to the new Executive Council!

Update

Closer to the Heart



Executive Council Brings Closer to the Heart to Costa Rica

On Saturday, March 14, guests of American Income's Executive Council meeting attendees visited a remote CECUDI in La Cruz, Costa Rica through our partner organization, the Guanacaste Community Fund.

CECUDI (pronounced Se-KOO-dee) is a generic acronym for Centro de Cuido Diurno (literally 'Day Care Center'). The former government of Costa Rica determined the need for such a child development

center in La Cruz, funded and built a beautiful facility. When the new government came to power, all funding was revoked, leaving the partially completed CECUDI with no support to operate in this remote and underserved area.

Thanks to the generosity of our meeting attendees, the CECUDI now has \$12,950 to help fund their programs and operations for an entire year.

THE PLATINUM RULE

Pays Big Dividends At Altig-Orlovic

We all know the Golden Rule: “Do unto others as you would have them do unto you.” At the Altig-Orlovic organization, the Platinum Rule is the prime directive. The market value of platinum is about three times as much per ounce as that of gold, which should tell you all you need to know about the leadership style of SGAs of the Year for 2014, Rick Altig and Ilija Orlovic.

The Platinum Rule goes a step beyond the Golden Rule by suggesting that we do more for others than we would have them do for us. According to Rick Altig, it is this philosophy to which their success in 2014 can be attributed. “We put people first better than ever before: more caring, more sharing, more giving to all our associates throughout the United States and Canada.”

But Rick and Ilija have refined the Platinum Rule even further than that — by encouraging a culture where you do unto others even better than they might dream possible for themselves. One of the great strengths throughout the Agency is the ability to identify and nurture talent. Consider this: at press time, more than 15 percent of the current SGA body came up through Altig-Orlovic, among them:

Chad Deley – “Ilija Orlovic saw more in me than I saw in myself. His passion for helping each agent to get to their highest potential is unrivaled. Rick Altig is the consummate professional, and has vision and purpose that raises him above his peers. He is one of those people you interact with and know you are better for the experience.”

Roger Fung – “Rick is a true gentleman with vision and a passion to help people. He built a huge organization and yet you are touched by his family values within it. Ilija has the ability to see not only who you are today, but who you can be tomorrow. Because of this ability, he is able to surround himself with some very talented people.”

Mike Mandella – “Rick and Ilija saw me not for who I was, but for who I could become. They have set the bar for what is possible, not just in business, but in life. They are an inspiration.”

Corey Neff – “Rick and Ilija took me from a young adult, fresh out of college, not sure where I was going in life, to a professional, knowing that I found my last career here at AIL with Opportunity Unlimited. Altig-Orlovic has a vision and excitement that is unparalleled and I owe a lot of my success to their leadership and drive.”

Brian Traboulay – “I was touched by the organization’s core values and integrity and I was drawn to the energy and synergy. For 21 years, they have inspired me to be an honest man, devoted father, caring leader and just a good human being.”

Rick and Ilija, congratulations on your achievement and thank you for your continued leadership.

2014

SGAs OF THE YEAR

“Rick and Ilija, congratulations and once again thank you for inspiring us by setting the bar, showing us what is possible, and defining how to dream big. What you both have meant to this Company cannot be put into words... so I will say “thank you,” and that I believe this award is well deserved! Congrats to you and your team for a great year!”

—**Simon Arias**

“Rick and Ilija, congratulations on a great year!”

—**Rich Correa**

“A huge congratulations to both of you, Rick and Ilija, on your amazing accomplishment! You have changed the lives of so many people, not only in your organization, but throughout this great Company. You are true trailblazers... your leadership and the example you set for others is one that will live on for generations to come. Congratulations to you and may many blessings continue to come your way.”

—**Laura Fisher**

“Rick and Ilija have been the top writers every year and they are both geniuses. If it wasn’t for their leadership and ALP year after year, AIL would not be the great Company it is.”

—**Don Foti**

“In our lives we meet and try to be like others that are monumental in their accomplishments and endeavors. Rick and Ilija are two of the most influential people that I have been privileged to know and learn from. They are the role models that many should want to be. It is special to be the SGAs of the Year. Congratulations to you both!”

—**Steve Friedlander**

“What can I say other than “first class?” Rick and Ilija continue to set the pace and stretch the rest of us with their vision. They have constantly inspired me to become a better SGA through their innovation, creativity, and enthusiasm. Congratulations on an incredible year!”

—**Steve Greer**

“Rick and Ilija individually are extraordinary people. The combination of their talents and character make them the best team I know. I have known them and worked with them closely for 20 years now, and I am proud to have them as colleagues and grateful to call them my friends. They surround themselves with talent; the best part is that the talent likes to be around them.”

—**Chris LaFond**

“I believe what makes the human experience so wonderful is that we have been given a choice to rise to our own levels of greatness. Even though this choice has been granted to us by our Creator it is the understanding of this that truly makes us become extraordinary. Rick & Ilija truly understand this. They choose to do more and think bigger, which ultimately makes them a special gift to this Company that should be cherished. They are role models and leaders to so many. Congratulations and thank you for choosing to live at a higher level and teaching all of us by example that we can always do more.”

—**Sabrina Lloyd**

“Rick and Ilija, you guys rock! Congratulations for a great year to two of the greatest leaders our Company has ever known.”

—**Durhon Oldham**

“I want to congratulate the entire Altig/Orlovic organization on a great year and being the MVPs of American Income Life and National Income Life. Rick, Ilija, Rob, and the entire Agency continue to show us what is possible as we grow as a Company. The Pappas Agency, the Pappas family, and myself look forward to seeing what new heights you can achieve as a team and also what we can achieve as a Company while we all work together to truly continue to grow Opportunity Unlimited. Congratulations!”

—**Theo Pappas**

“Rick and Ilija, you are the Warren Buffett and Bill Gates of AIL to me, and two of the absolute all-time best leaders AIL has ever had. You have been at the top — the kings of the mountain — for three straight decades; 30 solid years of being looked up to. It’s unprecedented and inspiring that you have been at the top that long. Congratulations on being SGAs of the Year. No one has ever done anything close to what your team has done. You have my deepest respect and admiration.”

—**Marcus Smith**

“I have personally witnessed half of the history of American Income Life and have never missed an SGA Meeting. I have met all of the Company’s top SGA leaders during this time and I have to say I would be hard pressed to come up with anyone more significant to the building and growth of this Company than Rick Altig, and now Rick and Ilija. We are blessed to have you both at AIL, and Nancy and I are blessed to have you and your wonderful wives as our friends.”

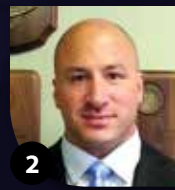
—**Jim Surace**

“Congrats Rick and Ilija! I can’t think of anyone that deserves this award more than you guys. I respect and look up to both of you more than you know. Throughout my 23 years with this Company, I have always been in awe of what you have accomplished. You guys push the bar and allow all of us to realize that there isn’t any number or goal that can’t be reached. I wish you continued success.”

—**Tom Williams**



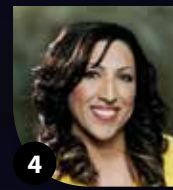
1 ALI ZAIDI
PHOENIX, AZ



2 JAMES KEEFER
PITTSBURGH, PA



3 MARK LOMONACO
IDAHO FALLS, ID



4 ROGHIE HASSAN LOO
TORONTO, ON



5 KALEIOKAMAILE VIENA
AIEA, HI



6 VAN ORTEGA
VANCOUVER, BC



7 ALVIN ALI
CONCORD, CA



8 SEAN GRANT
HAMMOND, IN



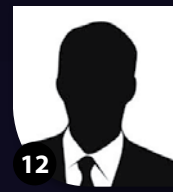
9 KASALI KOTUN
MIAMI LAKES, FL



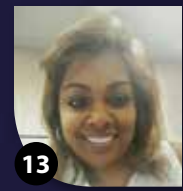
10 JOSEPH SARASIN
CLEVELAND, OH



11 DANIEL TOSHNER
SEATTLE, WA



12 CHRISTOPHER BENNETT
CHATTANOOGA, TN



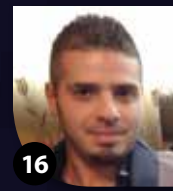
13 GUITREE BASDEO
POMPANO BEACH, FL



14 SHALOM CHAIMOV
FLUSHING, NY



15 GIAN TRINIDAD
SURREY, BC



16 BECHIR ABBOUD
SURREY, BC



17 ANGELIQUE PIQUION
POMPANO BEACH, FL



18 BEAU BEQUETTE
CREVE COEUR, MO



19 BENTON TONG
LOS ANGELES, CA



20 LESINA AH SUE
AUCKLAND, NZ

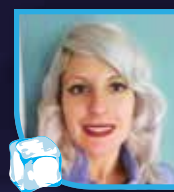
ICEBREAKERS



LEON GREEN
PITTSBURGH, PA



KIMBERLY TAGLIAVIA
TROY, MI



LAURIE MAZZA
WARWICK, RI

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

FEBRUARY PRODUCTION

Rank	Net ALP	NTG	RET	MGA	SGA
1	Ali Zaidi	\$27,625	95	Emmanuel Villasenor	Brandon Cooley
2	James Keefer	27,016	79.1	Thomas Vena	Simon Arias
3	Mark Lomonaco	25,000	74.6	Richard Mansfield	Altig-Orlovic
4	Roghie Hassan Loo	24,919	83.8	Josh Chalom	
5	Kaleiokamaile Viena	24,340	81.8	Jonathan Emura	Altig-Orlovic
6	Van Ortega	24,063	80.1	Rafi Nawabi	Altig-Orlovic
7	Alvin Ali	22,069	86.6	Harold Durana	Don Foti
8	Sean Grant	21,480	79.5	Melne Lewis	Bob Olson
9	Kasali Kotun	20,165	75.8		Williams-Zophin
10	Joseph Sarasin	19,636	86.9	Pamela Altman	Surace-Smith
11	Daniel Toshner	18,980	73.8	Joshua Olin	Altig-Orlovic
12	Christopher Bennett	17,962	89	Ryan McIntosh	Altig-Orlovic
13	Guitree Basdeo	17,915	96	Noel Rose	Williams-Zophin
14	Shalom Chaimov	17,287	80.9	Syed Quadri	Theodore Pappas
15	Gian Trinidad	17,041	89.9	Bobby Gujral	Altig-Orlovic
16	Bechir Abboud	16,986	82.4	Bobby Gujral	Altig-Orlovic
17	Angelique Piquion	16,468	97	Adeyemi Akinade	Williams-Zophin
18	Beau Bequette	16,452	78.7	Jennifer Holliday	Jeffery Thiel
19	Benton Tong	16,340	88.0		Cohen-Cohen
20	Lesina Ah Sue	16,291	85.0	Stephen Hill	Steve Friedlander
21	Tiffney Harmouche	16,167	76.2	Nicholas Scordos	Surace-Smith
22	Emil Mohareb	16,079	84.3	Atta Saleh	Theodore Pappas
23	Bruce Tan	15,865	86.2	Christopher Clark	Altig-Orlovic
24	Scott Hanna	15,751	71.2		Williams-Zophin
25	Dustin Dunbar	15,708	97.4		Altig-Orlovic
26	Michael van Delft	15,623	88.3		Imran Satti
27	Kehinda Pryor	15,580	72.5	Melne Lewis	Bob Olson
28	Ruben Soberanes	15,294	72.5	Doreen Ryan-Foti	Don Foti
29	Gary Gooden	15,268	74.4	Brandon Teter	Jamison Weatherspoon
30	Jesusdieu Portilus	15,216	90.6	Fritznel Octave	Williams-Zophin
31	Ronald Rivera	15,167	94.3		Cohen-Cohen
32	Maren Conway	15,137	89.5	Marisa Willgruber	David Hausman
33	Joseph Hedborn	15,126	78.3	David Wang	Bob Olson
34	Sean Crampton	15,072	81.5	Sean Velasquez	Cohen-Cohen
35	Leon Green	14,883	100	Britton Costa	Simon Arias
36	Thomas Lafferty	14,842	71.3	Michael Clemente	Simon Arias
37	Matthew Brazeau	14,700	73.1	Corey Cox	Altig-Orlovic
38	Max Quasem	14,550	94.6		Cohen-Cohen
39	Elizabeth Garcia	14,208	82	Zach Otto	Sabrina Lloyd
40	Michelle Lee Watson	14,038	91	Noel Rose	Williams-Zophin
41	Jeffrey Kawamoto	14,026	76.9	John Collins	Altig-Orlovic
42	Matthew Cessna	13,975	94	Justin Adams	Simon Arias
43	Darryl McCoy	13,964	92	Matthew Conrad	Surace-Smith
44	Riley Peters	13,946	77.4	Richard Mansfield	Altig-Orlovic
45	Katie Massart	13,917	88.4	John McGrath	Altig-Orlovic
46	George Kamel	13,914	82.0	Patrick Bendure	Surace-Smith
47	Sina Heak	13,800	95	Jeffrey Hall	Chris La Fond
48	Iman Chehli	13,732	90.4	Levar Morgan	Theodore Pappas
49	Deserick Davenport	13,653	97	Joshua Jackson	Joseph Diecedue
50	Lee Jeffers	13,570	91.0		Altig-Orlovic

ALL TIME RECORD: MARK NELSON \$159,402 Net ALP

YTD PRODUCTION

Rank	Net ALP	NTG	RET	MGA	SGA
* 1	Roghie Hassan Loo	\$50,029	83.8		Josh Chalom
* 2	James Keefer	43,654	79.1	Thomas Vena	Simon Arias
* 3	Joseph Sarasin	40,462	86.9	Pamela Altman	Surace-Smith
* 4	Alvin Ali	38,688	86.6	Harold Durana	Don Foti
* 5	Van Ortega	38,249	80.1	Rafi Nawabi	Altig-Orlovic
* 6	Kaleiokamaile Viena	38,242	81.8	Jonathan Emura	Altig-Orlovic
* 7	Ronald Rivera	37,776	94.3		Cohen-Cohen
* 8	Lily Tchen	36,917	90.8		Cohen-Cohen
* 9	Mark Lomonaco	36,133	74.6	Richard Mansfield	Altig-Orlovic
* 10	Max Quasem	36,056	94.6		Cohen-Cohen
11	Jonni Ng	35,720	93.7	Hunter Houvener	Altig-Orlovic
12	Michael Moreno	34,997	86.9	Andrew McCarthy	Altig-Orlovic
13	Michael van Delft	34,208	88.3		Imran Satti
14	Philip Csati	33,835	95	Avi Kauderer	Simon Arias
15	Paul Smith	33,537	82.5	Patrick Bendure	Surace-Smith
16	Ali Zaidi	32,529	95	Emmanuel Villasenor	Brandon Cooley
17	Dustin Dunbar	32,234	97.4		Altig-Orlovic
18	Gary Gooden	30,977	74.4	Brandon Teter	Jamison Weatherspoon
19	George Kamel	30,759	82.0	Patrick Bendure	Surace-Smith
20	Harvey Quinn	30,239	83.6	Matthew Wolfanger	Durhon Oldham
21	Lesina Ah Sue	29,461	85.0	Stephen Hill	Steve Friedlander
22	Kasali Kotun	28,859	75.8		Williams-Zophin
23	Shalom Chaimov	28,694	80.9	Syed Quadri	Theodore Pappas
24	Martyna Dudapasieka	27,389	93	Marian Sertler	Sabrina Lloyd
25	Orett Nelson	27,353	75.3		Josh Chalom
26	Afuiva Vaai	27,011	70.5	Aaron Friedlander	Steve Friedlander
27	Scott Hanna	27,008	71.2		Williams-Zophin
28	Bechir Abboud	26,991	82.4		Altig-Orlovic
29	Mike Allen	26,921	84.1	Mike Allen	Travis Moody
30	Sherry Schick	26,776	84.4	John McGrath	Altig-Orlovic
31	Beau Bequette	26,634	78.7	Jennifer Holliday	Jeffery Thiel
32	Matt Flores	26,317	77.9		Cohen-Cohen
33	Bruce Tan	26,294	86.2	Christopher Clark	Altig-Orlovic
34	Chad Kaczinski	26,258	84	Cynthia Schneiderman	Sabrina Lloyd
35	Raymond Angeles	26,247	84.8	Daven Hermosura	Altig-Orlovic
36	Amy Shui	26,214	81.4		Gigliione-Ackerman
37	Kehinda Pryor	25,631	72.5	Melne Lewis	Bob Olson
38	Ryan Vopat	25,304	93.6	Bradley Weigand	Surace-Smith
39	Matthew Cessna	25,252	94	Justin Adams	Simon Arias
40	Travis Picklesimer	25,133	84.9	Patrick Bendure	Surace-Smith
41	Mike Sukhbaatar	25,131	91.4		Daniel Umbertone
42	Jennifer Perez	25,071	76.8	Zach Otto	Sabrina Lloyd
43	Guitree Basdeo	25,037	96	Noel Rose	Williams-Zophin
44	James Alexander	24,754	83	Zach Otto	Sabrina Lloyd
45	Riley Peters	24,549	77.4	Richard Mansfield	Altig-Orlovic
46	Jonathan Emura	24,399	98	John Collins	Altig-Orlovic
47	Erez Shabtay	24,353	90.2	Robert Hamilton	Altig-Orlovic
48	Matthew Brazeau	24,344	73.1	Corey Cox	Altig-Orlovic
49	Christopher Bennett	24,242	89	Ryan McIntosh	Altig-Orlovic
50	Jesusdieu Portilus	24,238	90.6	Fritznel Octave	Williams-Zophin

ALL TIME RECORD: JOSHUA DISHONG \$756,403 Net ALP

1 **JENNA GRULA**
Pittsburgh, PA

2 **CHRISTIAN WEST**
Pittsburgh, PA

3 **ZACHARY LAKATOS**
Tracy, CA

4 **JULIANNE SCAVO**
Aurora, CO

5 **CARRIE PADGETT**
Pompano Beach, FL

6 **EMMANOUIL PARAGIOU**
Cleveland, OH

7 **NICHOLAS NEARI**
Phoenix, AZ

8 **KRISTINA MOORE**
Calgary, AB

9 **JASON SMITH**
Houston, TX

10 **MELINDA WITKOP**
Troy, MI

FEBRUARY PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Jenna Grula	\$41,429	\$44,982	79.8	Matthew Diulus	Simon Arias
2	Christian West	35,176	49,283	99	Albert Serur	Simon Arias
3	Zachary Lakatos	33,487	34,349	89	Kyle Wrobel	Mathew Hart
4	Julianne Scavo	32,201	35,144	78.1	Erin Allen	Richard Correa
5	Carrie Padgett	31,939	33,646	95	Adeyemi Akinade	Williams-Zophin
6	Emmanouil Paragiou	25,145	37,876	75.2	Nicholas Scordos	Surace-Smith
7	Nicholas Neari	24,431	28,262	98	Brooke Spain	Brandon Cooley
8	Kristina Moore	23,901	26,347	87	Melinda-Rae Lyse	Altig-Orlovic
9	Jason Smith	22,799	25,468	100	Ryan Giddens	Steve Greer
10	Melinda Witkop	22,587	23,147	73.3	Steven King	Zachary Hart
11	Casey Finley	21,907	30,557	99	Ryan Giddens	Steve Greer
12	Abelaziz Farsakh	21,036	25,873	93	Mohammed Moalawi	Theodore Pappas
13	Tiffiney Harmouche	20,727	37,710	76.4	Nicholas Scordos	Surace-Smith
14	Paul Torman	20,447	25,825	73.8	Corey Hallam	Giglione-Ackerman
15	Jonathan Seguin	19,524	17,882	87	Zoltan Krecsko	Brian Traboulay
16	George Kamel	19,253	39,646	81.9	Patrick Bendure	Surace-Smith
17	Daniel Juskiw	18,957	27,946	100	David Guzman	Surace-Smith
18	Jordon Graham	18,722	18,957	99	Zach Otto	Sabrina Lloyd
19	Paul Linn	18,366	21,032	76.1	Britton Costa	Simon Arias
20	Ronald Lackey	17,712	23,055	88	Minh Phung	Scott Rehberg

ALL TIME RECORD: \$286,210 1st 6 Mo Agt

ALL TIME RECORD: \$286,210 Net ALP

YTD PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Jenna Grula	\$75,182	\$79,848	79.8	Matthew Diulus	Simon Arias
*2	Zachary Lakatos	51,500	52,476	89	Kyle Wrobel	Mathew Hart
*3	Emmanouil Paragiou	46,699	64,869	75.2	Nicholas Scordos	Surace-Smith
*4	Julianne Scavo	45,604	55,083	78.1	Erin Allen	Richard Correa
*5	Carrie Padgett	44,614	47,837	95	Adeyemi Akinade	Williams-Zophin
6	Paul Torman	43,779	56,223	73.8	Corey Hallam	Giglione-Ackerman
7	Christian West	42,600	63,231	99	Albert Serur	Simon Arias
8	Jason Smith	41,147	45,508	100	Ryan Giddens	Steve Greer
9	Michael May	40,699	44,352	90	Avi Kauderer	Simon Arias
10	Kristina Moore	40,329	42,775	87	Melinda-Rae Lyse	Altig-Orlovic
11	Orby Kelley	38,129	42,480	79.4	Patrick Bendure	Surace-Smith
12	Kayla Taylor	37,374	61,302	81.0	Charles Ferrari	Simon Arias
13	Tiffiney Harmouche	34,564	50,908	76.4	Nicholas Scordos	Surace-Smith
14	Elizabeth Tompkins	34,045	54,243	83.6	Robert L Smith	Durhon Oldham
15	Ronald Lackey	34,015	40,585	88	Minh Phung	Scott Rehberg
16	Anna Pulit	33,854	34,174	96	Marian Sertler	Sabrina Lloyd
17	Heather Miller	32,894	33,631	77.0	Brian Welsh	Simon Arias
18	Abelaziz Farsakh	32,678	46,940	93	Mohammed Moalawi	Theodore Pappas
19	Vernicia Shivers	32,313	36,875	89	Henry Ingraham	Williams-Zophin
20	Casey Finley	31,558	44,200	99	Ryan Giddens	Steve Greer

ALL TIME RECORD: \$653,097 1st 6 Mo Agt

ALL TIME RECORD: \$959,675 Net ALP

GENERAL AGENTS

1 **PATRICK GUTHRIE**
TRACY, CA

2 **STEPHEN GIDDENS**
HOUSTON, TX

3 **STEVEN RIOS**
SCHAUMBURG, IL

4 **JOSHUA KRUEGER**
AURORA, CO

5 **ANDRZEJ SERTLER**
SCHAUMBURG, IL

6 **JOSHUA CRISP**
TROY, MI

7 **MICAH FOCKEN**
TROY, MI

8 **BILAL FARSAKH**
FLUSHING, NY

9 **JAMES SODAN**
ROCHESTER, NY

10 **JAMES HARDING**
AURORA, CO

FEBRUARY PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Patrick Guthrie	\$80,568	\$97,513	73.2	Kyle Wrobel	Mathew Hart
2	Stephen Giddens	64,179	89,993	74.4	Ryan Giddens	Steve Greer
3	Steven Rios	61,506	70,549	91	Marian Sertler	Sabrina Lloyd
4	Joshua Krueger	52,474	61,309	91	Erin Allen	Richard Correa
5	Andrzej Sertler	51,746	52,205	84	Marian Sertler	Sabrina Lloyd
6	Joshua Crisp	46,510	46,510	88	Tom Weller	Zachary Hart
7	Micah Focken	46,205	45,005	76.2	Steven King	Zachary Hart
8	Bilal Farsakh	45,403	77,626	72.2	Mohammed Moalawi	Theodore Pappas
9	James Sodan	44,823	63,378	97	Robert L Smith	Durhon Oldham
10	James Harding	44,820	59,190	92	Andrew McQuade	Richard Correa
11	Erin Moyer	43,799	65,448	74.5	Mark Beckford	Slav Bitman
12	Daniel Walton	43,429	82,670	78.0	Patrick Bendure	Surace-Smith
13	Ramon Velasquez	42,330	51,712	76.1	Emmanuel Villasenor	Brandon Cooley
14	Sokol Fazliu	41,758	48,160	79.7	Matthew Diulus	Simon Arias
15	Dan Ikei	41,167	41,167	95	Blake Higuchi	Altig-Orlovic
16	Morgan Lobello	39,857	52,368	89	Corey Helly	Giglione-Ackerman
17	James Cassie	39,690	40,817	93	Adeyemi Akinade	Williams-Zophin
18	Michael Stuver	38,141	52,799	83	Ryan Fickert	Zachary Hart
19	Holly Lacey	36,355	41,265	86	Robert Kanaan	Imran Satti
20	Eric Thompson	36,062	72,464	73.0	Matthew Parks	Surace-Smith

ALL TIME RECORD: \$441,104 1st 6 Mo Agt

ALL TIME RECORD: \$624,474 Net ALP

YTD PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Patrick Guthrie	\$163,727	\$186,978	73.2	Kyle Wrobel	Mathew Hart
*2	Joshua Krueger	130,382	143,910	91	Erin Allen	Richard Correa
*3	Stephen Giddens	127,947	170,156	74.4	Ryan Giddens	Steve Greer
*4	Andrzej Sertler	101,260	102,024	85	Marian Sertler	Sabrina Lloyd
*5	Daniel Walton	97,368	174,379	78.0	Patrick Bendure	Surace-Smith
6	Steven Rios	96,437	114,789	91	Marian Sertler	Sabrina Lloyd
7	Erin Moyer	91,943	134,055	74.5	Mark Beckford	Slav Bitman
8	James Sodan	80,247	107,261	97	Robert L Smith	Durhon Oldham
9	Sokol Fazliu	79,363	92,647	79.7	Matthew Diulus	Simon Arias
10	Robert Schneiderman	76,070	108,502	82	Cynthia Schneiderman	Sabrina Lloyd
11	James Harding	75,986	99,529	92	Andrew McQuade	Richard Correa
12	Dominic Telymonde	73,666	100,164	75.1	Evan Holzauer	Giglione-Ackerman
13	Michael Stuver	73,040	103,166	83	Ryan Fickert	Zachary Hart
14	Bilal Farsakh	72,592	159,228	72.2	Mohammed Moalawi	Theodore Pappas
15	Craig Ebinger	70,995	87,706	86	Michael Gerstein	Giglione-Ackerman
16	James Cassie	69,644	70,771	93	Adeyemi Akinade	Williams-Zophin
17	Ramon Velasquez	68,312	78,437	76.1	Emmanuel Villasenor	Brandon Cooley
18	Morgan Lobello	67,458	92,698	89	Corey Helly	Giglione-Ackerman
19	Dan Ikei	65,714	66,413	95	Blake Higuchi	Altig-Orlovic
20	Nacole Newbold	63,008	132,326	70.0	Robert Kanaan	Imran Satti

ALL TIME RECORD: \$1,468,394 1st 6 Mo Agt

ALL TIME RECORD: \$2,262,883 Net ALP

MASTERGENERALAGENTS



1
MARIAN SERTLER
SCHAUMBURG, IL



2
CHRISTOPHER RODRIGUEZ
ATLANTA, GA



3
ERIN ALLEN
AURORA, CO



4
RYAN FICKERT
TROY, MI



5
PATRICK BENDURE
COLUMBUS, OH



6
TOM WELLER
TROY, MI



7
ROBERT L. SMITH
ROCHESTER, NY



8
ROBERT KANAAN
HALIFAX, NS



9
RYAN GIDDENS
HOUSTON, TX



10
DOREEN RYAN-FOTI
CONCORD, CA

FEBRUARY PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Marian Sertler	\$138,473	\$151,418	70.4	Sabrina Lloyd
2	Christopher Rodriguez	102,375	117,581	71.3	Kyle Johnson
3	Erin Allen	83,215	98,937	74.2	Richard Correa
4	Ryan Fickert	71,048	86,046	83	Zachary Hart
5	Patrick Bendure	68,209	206,396	86	Surace-Smith
6	Tom Weller	65,591	71,013	80	Zachary Hart
7	Robert L. Smith	65,573	98,739	98	Durhon Oldham
8	Robert Kanaan	64,525	110,260	73.0	Imran Satti
9	Ryan Giddens	64,179	89,993	74.1	Steve Greer
10	Doreen Ryan-Foti	60,281	158,989	78.1	Don Foti
11	Matthew Conrad	58,432	79,328	72.2	Surace-Smith
12	Mark Dombrowski	57,658	65,169	71.8	Giglione-Ackerman
13	Ofa Tupouniua	54,399	117,484	71.3	Steve Friedlander
14	Steven King	54,178	75,763	74.1	Zachary Hart
15	Andrew McQuade	53,453	74,007	76.0	Richard Correa
16	Michael Musso	49,972	95,274	76.7	Williams-Zophin
17	Steve Svendsen	49,231	95,265	70.2	Richard Correa
18	Todd Glazer	48,861	81,261	70.2	Joseph Diecedue
19	Herman Fennell	48,540	56,443	70.7	Samantha Chui
20	Arie Davis	46,977	85,817	71.7	Williams-Zophin

ALL TIME RECORD: \$438,277 1st 6 Mo Agt

ALL TIME RECORD: \$723,872 Net ALP

YTD PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
* 1	Marian Sertler	\$242,701	\$292,474	70.4	Sabrina Lloyd
* 2	Christopher Rodriguez	174,555	202,427	71.3	Kyle Johnson
* 3	Erin Allen	172,728	200,972	74.2	Richard Correa
* 4	Nicholas Moore	152,075	336,130	74.7	Durhon Oldham
* 5	Patrick Bendure	147,068	413,525	86	Surace-Smith
6	Robert Kanaan	132,784	211,963	73.0	Imran Satti
7	Ryan Fickert	128,549	163,979	83	Zachary Hart
8	Ryan Giddens	127,947	170,156	74.1	Steve Greer
9	Matthew Conrad	127,477	154,732	72.2	Surace-Smith
10	Ryan Hall	120,832	174,976	72.2	Laura Fisher
11	Bobby Szwaja	111,908	212,569	77.0	Theodore Pappas
12	Doreen Ryan-Foti	107,272	283,008	78.1	Don Foti
13	Matthew Diulus	105,379	156,599	73.6	Simon Arias
14	Patrick Knouse	94,796	155,061	71.8	Slav Bitman
15	Mark Dombrowski	93,770	110,655	71.8	Giglione-Ackerman
16	Matthew Hogan	91,243	62,846	99	Matt Henderson
17	Mark Beckford	90,678	148,785	71.6	Slav Bitman
18	Tom Weller	87,596	88,615	80	Zachary Hart
19	Alexander Dorey	84,209	118,738	72.1	Imran Satti
20	Herman Fennell	83,158	97,871	70.7	Samantha Chui

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st 6 Mo Agt

ALL TIME RECORD: \$4,468,285 Net ALP

REGIONALGENERALAGENTS



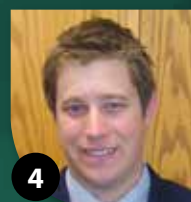
1
JOSHUA DISHONG
TROY, MI



2
MICHAEL LARAMIE
HOUSTON, TX



3
THOMAS VENA
PITTSBURGH, PA



4
MATTHEW TURNQUIST
AURORA, CO



5
MATTHEW PARKS
CLEVELAND, OH

FEBRUARY PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Joshua Dishong	\$280,375	\$397,250	72.3	Zachary Hart
2	Michael Laramie	205,571	288,322	72.6	Steve Greer
3	Thomas Vena	192,431	351,898	72.6	Simon Arias
4	Matthew Turnquist	189,603	256,539	77.0	Richard Correa
5	Matthew Parks	177,043	340,441	75.0	Surace-Smith
6	Corey Helly	168,725	225,080	70.5	Giglione-Ackerman
7	Matthew Diulus	165,062	247,234	70.0	Simon Arias
8	Brett Gryska	159,826	402,839	76.2	Durhon Oldham
9	Andrew McQuade	154,158	235,359	72.3	Richard Correa
10	Christopher Rodriguez	135,203	156,753	72.0	Kyle Johnson

ALL TIME RECORD: \$980,159 1st 6 Mo Agt

ALL TIME RECORD: \$1,435,508 Net ALP

YTD PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
* 1	Thomas Vena	\$431,554	\$720,521	72.6	Simon Arias
* 2	Matthew Parks	367,765	620,019	75.0	Surace-Smith
3	Michael Laramie	356,414	511,250	72.6	Steve Greer
4	Matthew Turnquist	347,825	463,753	77.0	Richard Correa
5	Brett Gryska	324,992	779,900	76.2	Durhon Oldham
6	Corey Helly	287,516	393,212	70.5	Giglione-Ackerman
7	Matthew Diulus	286,917	426,055	70.0	Simon Arias
8	Joshua Dishong	280,375	397,300	72.3	Zachary Hart
9	Andrew McQuade	249,735	406,579	72.3	Richard Correa
10	Patrick Bendure	246,507	706,761	75.0	Surace-Smith

ALL TIME RECORD: \$5,230,627 1st 6 Mo Agt

ALL TIME RECORD: \$8,242,209 Net ALP



DURHON OLDHAM



STEVE GREER



ZACHARY HART



JAMISON WEATHERSPOON



JAMES CUNNINGHAM



KYLE JOHNSON



ERIC COCHRAN



BYRON PAZ

FEBRUARY PRODUCTION

Category	NTG	RET	1st 6 Mo Agt	1st 6 Mo Obj	% 1st 6 Mo Obj	% Net ALP Growth	Performance Factor †
I Durhon Oldham		76.3	\$159,827	\$227,000	70.4	20.7	91.1
II Steve Greer		73.5	\$259,808	\$133,500	194.6	53.8	248.4
Richard Correa		74.1	289,390	183,500	157.7	37.0	194.7
Williams-Zophin		73.7	236,232	183,500	128.7	45.7	174.5
Chris Hernandez		77.5	177,394	183,500	96.7	18.5	115.1
III Zachary Hart	83		\$274,939	\$130,000	211.5	85.7	297.2
Slav Bitman		73.0	87,103	90,000	96.8	39.1	135.9
IV Jamison Weatherspoon	91		\$62,692	\$67,000	93.6	36.4	130.0
V James Cunningham	94		\$79,733	\$57,000	139.9	115.6	255.5
VI Kyle Johnson		71.5	\$131,515	\$44,500	295.5	230.5	526.0
Scott Rehberg		75.5	89,232	40,000	223.1	72.5	295.5
Samantha Chui		71.6	75,208	41,500	181.2	102.9	284.2
VII Eric Cochran		79.3	\$65,725	\$32,500	202.2	66.3	268.6
Jared Cleckner		75.6	38,473	27,000	142.5	94.4	236.9
Bill Myatt	90		29,197	30,000	97.3	83.1	180.4
Daniel Umbertone	93		39,644	37,000	107.1	17.9	125.0
VIII Byron Paz		73.1	\$26,856	\$25,000	107.4	424.6	532.1
Mitch Duplantis		70.0	55,518	25,000	222.1	21.6	243.7
Randall Cook		78.7	23,532	17,000	138.4	N/A	N/A

YTD PRODUCTION

Category	NTG	RET	1st 6 Mo Agt	1st 6 Mo Obj	% 1st 6 Mo Obj	% Net ALP Growth	Performance Factor †
I Altig-Orlovic		77.2	\$1,620,431	\$1,934,000	83.8	16.2	100.0
II Steve Greer		73.5	\$454,176	\$267,000	170.1	60.5	230.6
Richard Correa		74.1	512,240	367,000	139.6	19.3	158.9
Williams-Zophin		73.7	391,519	367,000	106.7	22.8	129.5
III Zachary Hart	83		\$442,782	\$260,000	170.3	73.4	243.7
Laura Fisher		73.1	240,705	180,000	133.7	17.1	150.8
Slav Bitman		73.0	184,937	180,000	102.7	42.2	144.9
V James Cunningham	94		\$159,187	\$114,000	139.6	97.7	237.3
VI Kyle Johnson		71.5	\$217,333	\$89,000	244.2	200.1	444.3
Scott Rehberg		75.5	159,685	80,000	199.6	93.4	293.0
Samantha Chui		71.6	135,901	83,000	163.7	102.9	266.7
VII Eric Cochran		79.3	\$117,497	\$65,000	180.8	51.0	231.8
Jared Cleckner		75.6	62,453	54,000	115.7	82.1	197.8
Bill Myatt	90		49,698	60,000	82.8	58.0	140.9
VIII Byron Paz		73.1	\$90,633	\$50,000	181.3	254.8	436.1
Mitch Duplantis		70.0	105,617	50,000	211.2	26.7	237.9
Randall Cook		78.7	31,301	34,000	92.1	N/A	N/A

† Performance Factor = % Net ALP Growth + % 1st 6 Mo Obj

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-VIII will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-VIII will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.

CATEGORY I



1
CHUCK HILL
LODI, CA



2
VIKI FARR
CANTON, MI

CATEGORY III



1
SANDY KNAPP
NEENAH, WI



2
LAURIE GRUBER
HAMMOND, WI

1ST SIGNED TG



REBECCA ROZARIO
MISSISSAUGA, ON

TOPROOKIE



ANGELA WALLER
PITTSBURGH, PA

TOPMANAGER



CHUCK HILL
LODI, CA

CATEGORY II



1
STEVE SANCHEZ
PEMBROKE PINES, FL



2
DAVID SCALISI
ROCHESTER, NY

CATEGORY IV



1
ANNA GUIDO ROHRER
DAYTON, OH



2
LORI VAUGHN
PORTLAND, OR

FEBRUARY PRODUCTION

Category	Rank	Production in Cards	Location/Manager
I	1	10,821	NorCal & Reno/Jason Beckman
	2	2,883	MI/Beth Farm
	3	2,090	Chicago/Dawn Trudden
	4	1,804	OH/Judy Spade
	5	1,759	NY City/Brian Ryan
II	1	1,292	S FL/Billy Sauers
	2	1,212	NY State/J T Tasker
	3	1,100	GA/John Keliher
	4	1,060	Houston/Christa Davis
	5	1,041	PA/Katherine Pratt
III	1	1,802	WI/Amanda Mlinaz
	2	1,465	WI/Amanda Mlinaz
	3	684	NZ/Steve Friedlander
	4	572	MB/Jackie Lowe
	5	560	St Louis/Cindy Cleary
IV	1	2,615	S OH/Tami Williams
	2	1,089	OR/Shannon Bennett
	3	1,057	BC/Jackie Lowe
	4	973	KY/Tami Williams
	5	896	KS & NW MO/Cindy Cleary
ROOKIE	1	795	PA/Katherine Pratt

ALL TIME PR CARD PRODUCTION RECORD: 18,960 CARDS

YTD PRODUCTION

Category	Rank	Production in Cards	Location/Manager
I	* 1	11,018	NorCal & Reno/Jason Beckman
	* 2	5,080	Chicago/Dawn Trudden
	3	4,894	AZ/Maureen Roberts
	4	4,876	MI/Beth Farm
	5	3,399	NorCal & Reno/Chuck Hill
II	* 1	2,728	PA/Katherine Pratt
	* 2	1,821	Mass & RI/Rosanna Gill
	3	1,645	Houston/Christa Davis
	4	1,431	NY State/J T Tasker
	5	1,400	GA/John Keliher
III	* 1	2,207	WI/Amanda Mlinaz
	* 2	2,198	WI/Amanda Mlinaz
	3	1,876	MB/Jackie Lowe
	4	1,357	WA/Jason Beckman
	5	1,351	NZ/Steve Friedlander
IV	* 1	3,206	S OH/Tami Williams
	* 2	1,822	KY/Tami Williams
	3	1,631	OK/Christa Davis
	4	1,281	KS & NW MO/Cindy Cleary
	5	1,265	OR/Shannon Bennett

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER 61,879 CARDS

FEBRUARY MANAGERS

Rank	Card Growth	Director
1	6,212	Jason Beckman
2	4,395	Michelle Baxter
3	1,785	Laurie Onasch
4	828	Jason Beckman
5	736	Michelle Baxter

YTD MANAGERS

Rank	Card Growth	Director
* 1	2,235	Laurie Onasch
* 2	1,845	Jason Beckman
* 3	843	Jason Beckman
4	546	Michelle Baxter
5	165	Patti Morgan

FEBRUARY BONUSSES

Sue Akers
Ken Altizer
Robin Andrade
Malka Arony
Lisa Bennett
Gabriela Berloni
Lou Nell Busby
Fran Christie
Cheryl Cook
Amanda Cross
Travis Daniels
Robin Denham

Brenda Di Somma
Darrell Dorey
Vivian Dwyer
Viki Farr
Mark Flemm
Mark Gagliardi
Susan Gilbert
Laurie Gruber
Anna Guido Rohrer
Jeffrey Hapke
Jerry Hartnett
Krissa Hensley

Brett Hulme
Sandy Knapp
Shane Knowles
Cynthia Kunce
Donna LaMontagna
Timothy Leary
Larry Lozano
Lacy Martin
Nicole McCarthy
Erin McKee
Kevin McKeen
George Murry

Tim O'Connor
Steve Orcheron
Kathy Pappas
Rona Pileggi Spano
Janis Pitts
Cas Robinson
Chas Robinson
Gary Rothman
Irene Rurycz
David Scalisi
William Slocum
Mario Soljan


Donald Spohn
Jennifer Sprout
Jessica Treybick
Leo VanDenBussche
Lori Vaughn
Bill Verbeten
Al Wall
Angela Waller
Lisa West

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS:

CATEGORY	POPULATION	ROOKIE:	Reps with 2014 Hire Date
1	over 11,000,000		
2	8,000,000 to 10,999,000	ICEBREAKER:	Reps with 2015 Hire Date
3	5,000,000 to 7,999,999		
4	Under 5,000,000	PR MANAGER:	Overall card growth at the end of the current month over previous year.


WORLD'S GREATEST BONUS

1




KALEIOKAMAILE VIENA
\$5,465
Altig-Orlovic

2




ROGHIE HASSAN LOO
\$5,211
Josh Chalom

3




ALI ZAIDI
\$5,151
Brandon Cooley

4



ALVIN ALI
\$5,021
Don Foti

5



JOSEPH SARASIN
\$4,913
Surace-Smith

FEBRUARY BONUS LEADERS

February Bonus Payout: \$1,362,640
February Bonus Qualifiers: 1,593

- \$5,465 Kaleiokamaile Viena
- 5,211 Roghie Hassan Loo
- 5,151 Ali Zaidi
- 5,021 Alvin Ali
- 4,913 Joseph Sarasin
- 4,669 Van Ortega
- 4,529 Mark Lomonaco
- 4,311 Bruce Tan
- 4,156 Michael van Delft
- 4,139 James Keefer
- 4,034 Lily Tchen
- 3,976 Gian Trinidad
- 3,932 Dustin Dunbar
- 3,915 George Kamel
- 3,810 Lesina Ah Sue
- 3,612 Benton Tong
- 3,565 Max Quasem
- 3,222 Bechir Abboud
- 3,199 Alma Barriga-Gonzalez
- 3,147 Corey LaVigne
- 3,119 Katie Massart
- 3,069 Erez Shabtay
- 3,061 Joseph Hedborn
- 3,056 Christopher Bennett
- 2,999 Ronald Rivera
- 2,995 Kasali Kotun
- 2,951 Angel Martinez
- 2,950 Emil Mohareb
- 2,915 Alan Sedaghat
- 2,913 Gary Gooden
- 2,891 Angelique Piquion
- 2,861 Iman Chehli
- 2,858 Sean Grant
- 2,825 Ryan Kendi
- 2,823 Cristi Huffman
- 2,816 Alipate Makaui
- 2,769 Riley Peters
- 2,758 Rita Charles
- 2,746 Joey Kennedy
- 2,742 Mike Sukhbaatar
- 2,711 Maria Ramirez
- 2,708 Helen Taylor

- \$2,687 Patrick Donovan
- 2,650 Matthew Cessna
- 2,595 Steven Sibelman
- 2,591 Richard Carter
- 2,563 Sina Heak
- 2,561 Ruben Soberanes
- 2,538 Sam Chan
- 2,513 Maren Conway
- 2,509 Mike Allen
- 2,509 Kehinda Pryor
- 2,505 Violetta Goldman
- 2,504 Beau Bequette
- 2,503 Matt Flores
- 2,488 Joshua Dishong
- 2,473 Lora Beronja
- 2,461 Ashley Wenning
- 2,427 Leon Green
- 2,426 Jesusdieu Portilus
- 2,421 Jeffree Kawamoto
- 2,402 Shanita Ellmers
- 2,394 Laurekins Pardovani
- 2,378 Thomas Lafferty
- 2,369 Yadollah Pourjalali
- 2,360 Tina Nelson
- 2,360 Kenneth Preston
- 2,350 Tiffney Harmouche
- 2,334 Sherry Schick
- 2,329 Gregory Giesler
- 2,320 Paul Smith
- 2,307 Scott Florin
- 2,266 Shalom Chaimov
- 2,246 Kyle Lewicki
- 2,234 Matthew Brazeau
- 2,230 Jonni Ng
- 2,228 Philip Csati
- 2,183 Travis Picklesimer
- 2,180 Yvette Mompont
- 2,177 Daphne Weber
- 2,150 Alexander Wood
- 2,150 Ifeanyi Ufodu
- 2,149 Darryl McCoy
- 2,129 Victoria Wippich

- \$2,115 Eric Hidy
- 2,094 Kristina McLain
- 2,088 Maria Consunji
- 2,086 Christabel Ornelas
- 2,074 Guitree Basdeo
- 2,072 Stuart McKenzie
- 2,055 Richard Tabanji
- 2,053 Dustin Edgell
- 2,029 Joachim Jean
- 2,019 Sally Wilson
- 2,018 Yihao Chen
- 2,017 Sean Crampton
- 2,011 Patricia Lambert
- 2,009 Cherri Xie
- 1,982 James Smith
- 1,980 Benjamin Mancillas
- 1,972 William Parmeter
- 1,968 Roger Rau
- 1,962 Craig Strompf
- 1,933 Michael Kachenmeister
- 1,933 Justin Adams
- 1,933 Dana Black
- 1,919 Jessica Boss
- 1,918 Jimmy Tchen
- 1,908 Cristina Bryan
- 1,907 Laurie Mazza
- 1,905 Harvey Quinn
- 1,901 Martyna Dudapasiaka
- 1,897 Omar Fernandez
- 1,886 John Keslar
- 1,876 Daniel Bean
- 1,870 Michael Burningham
- 1,866 Carolle Landry
- 1,860 Scott Hanna
- 1,859 Kimberly Tagliavia
- 1,833 Kelly McDonald
- 1,832 Carmela Pellen
- 1,831 Ericka Martinez
- 1,821 Michael Moreno
- 1,817 Daniel Petrucello
- 1,817 James Alexander
- 1,817 Jose Rubio

- \$1,816 Chad Vangils
- 1,813 Hakan Ozalpasan
- 1,810 James DePetro
- 1,790 Asiguy Haugabook
- 1,789 Daniel Toshner
- 1,786 Sawyer Skaggs
- 1,771 Chad Kaczinski
- 1,771 Amy Shui
- 1,761 Lenard Brown
- 1,758 Brock Lampe
- 1,753 Karen Mosley
- 1,750 Alfred Uipa
- 1,749 Tibor Simon
- 1,743 Patrick McGuigan
- 1,737 Nasrin Hossein-Abadi
- 1,725 Ileana Tatafu
- 1,725 Massoud Vaziri
- 1,713 Jenny Alvarez
- 1,708 Afuiva Vaai
- 1,696 Richard Johnson
- 1,639 Risa Moniz
- 1,683 Brazos Campos
- 1,678 Maria Diring
- 1,667 Michelle Lee Watson
- 1,636 Stephanie Novel
- 1,630 Aryeh Freedman
- 1,629 Zachary Vance
- 1,629 Abdel Khawatmi
- 1,625 Elifranc Deus
- 1,624 Edment Thai
- 1,624 Diana Alali
- 1,623 Courtney Davis
- 1,620 Preeti Sahgal
- 1,616 Orett Nelson
- 1,606 Patrick F Sullivan
- 1,605 Lynn Doolittle
- 1,605 Sunnie McRee
- 1,603 Andrew M Bishop
- 1,601 Samvel Tigranyan
- 1,599 Deserick Davenport
- 1,593 Noreen McNear
- 1,590 Julie Aprahamian

- \$1,586 Peter Kaplanis
- 1,586 Danny Mayorga
- 1,579 Andrew Chambers
- 1,577 Larry Finch
- 1,573 Frank Rodriguez
- 1,572 Iris Davis
- 1,571 Kareem Mutia
- 1,571 Kalen Dugan
- 1,548 Kevin Gill
- 1,543 George Shafiek
- 1,543 Igor Melcharek
- 1,538 Donte Grant
- 1,532 Jesse Coatney
- 1,531 Lawrence Dennis
- 1,510 Muhammed Ashraf
- 1,506 Michael Winters
- 1,501 Mustafa Ridha
- 1,500 John Velardo
- 1,498 Bernadette Casciato
- 1,495 Patrick Rieger
- 1,493 Rachael Santee
- 1,491 James Lawson
- 1,491 Daveda Newsome
- 1,488 Victoria Gonzales
- 1,487 Dawn Gann
- 1,486 Sean Smith
- 1,485 Casey Gordon-Owens
- 1,485 Fritznel Octave
- 1,484 Thomas Fleming
- 1,482 Jeremy Engrav
- 1,481 Leonard Paschke
- 1,480 Bernard Oliphant
- 1,476 Lee Jeffers
- 1,474 David Watkins
- 1,474 Hateni Tohi
- 1,470 Yairaniz Figueroa-Ruiz
- 1,467 Diana Henry-McCool
- 1,466 Luckey Boston
- 1,462 Juan Olvera
- 1,455 Ariel Vela Della Vedova
- 1,455 Robert Ulreich
- 1,448 Cassandra Stubblefield
- 1,442 Nicholas Dagneau
- 1,440 Shelby Poston
- 1,439 Richard Bentley
- 1,438 Lauren Martin
- 1,431 Alyson Rockwell
- 1,429 Benjamin Van Fossen
- 1,426 Christopher Bentley
- 1,421 Brody Maughan-Evanson
- 1,416 Tyler Dean
- 1,413 Stefanino Kiriopoulos
- 1,409 Joshua Schofield
- 1,409 Tarek Elabasy
- 1,404 Davelle Heath
- 1,404 Matthew Hilton
- 1,403 Gregory Bonnes
- 1,401 Leigh Schneider
- 1,396 John Young
- 1,394 Cathleen Hairston
- 1,393 Debra Hart
- 1,390 Mauri Ramirez
- 1,389 Rosita Tumpap
- 1,389 Claude Perry
- 1,385 Anna Midowicz
- 1,382 Jean Gordon
- 1,374 Linda Jarrous

- \$1,373 Tara Cyphert
- 1,373 Seneca Birchmore
- 1,372 Maria Montoya
- 1,372 Omar Hashimi
- 1,369 Jennifer Wehrle
- 1,369 Antonio Evans
- 1,363 Jose Sanchez Cuesta
- 1,360 Michael Jones
- 1,351 Christopher McFoy
- 1,348 Fabiola Casillas Hurtado
- 1,345 William Hoffman
- 1,342 Benjamin Ainscough
- 1,334 Kelly Nails
- 1,329 Ross Ewen
- 1,325 Timothy Cruise
- 1,318 Crystal Camacho
- 1,316 Mahadai Kryshundayal
- 1,314 Hirenkumar Patel
- 1,313 Bryan Juskiw
- 1,312 Alicia Olson
- 1,308 Christopher Lilley
- 1,308 Steve Marker
- 1,307 Antoine Lutumba-Ntumba
- 1,305 Brent Erkkila
- 1,301 Jon Golin
- 1,298 Sonja Christie
- 1,298 Kaylee Kielczewski
- 1,297 Jadelene Welty
- 1,295 Shorne Brown
- 1,292 Jennifer Perez
- 1,288 Ayman Elsalhy
- 1,285 Michael May
- 1,280 Reginald Heard
- 1,279 Cody Toth
- 1,275 Tiffany Ronda
- 1,270 Eric Spells
- 1,267 Christy Young
- 1,267 Todd Homer
- 1,265 Jocelyn Bolito
- 1,264 Rachel Gallagher
- 1,257 Timothy Penso
- 1,253 Michael Maloney
- 1,251 Ryan Tomajcik
- 1,249 Joshua Boyce
- 1,245 Daniel LaFontaine
- 1,242 Bill W Goswick
- 1,242 Athea Buchanan
- 1,235 Adeola Obasanya
- 1,235 Thomas Huynh
- 1,234 Terrance Chaney
- 1,226 Gregory Norris
- 1,225 Colleen Ware
- 1,222 Cornelius Wilkins
- 1,221 Brandon Minor
- 1,220 Daniel Li
- 1,219 Anne Strayer
- 1,217 Ryan Vopat
- 1,217 Elise Caldwell
- 1,215 Emmanouil Paragiou
- 1,212 Brianna James
- 1,211 Fariba Darvishzadeh
- 1,210 Randy Gill
- 1,209 Thomas Lypps
- 1,205 Nicholas Triantafyllidis
- 1,200 Julius Evers
- 1,200 Scott Mudrak
- 1,195 Briana Foster

- \$1,194 Mike Bray
- 1,192 Hyunchul Chung
- 1,192 Thomas Molinski
- 1,191 Miles Washington
- 1,189 Carlos Frazier
- 1,188 Brenden Mostoller
- 1,185 Man Luc
- 1,184 Sherly Philippe
- 1,182 Stephanie Reinke
- 1,181 Devin Watts
- 1,181 Lori Bracco
- 1,180 Morgin Sheppard
- 1,176 Emaly Galeano
- 1,175 Mark Sloan
- 1,173 Gregory VanSuch
- 1,166 Yana Shaw
- 1,166 Tatyana Dunayvitser
- 1,164 Janet Buckley
- 1,163 Cornelius Bland
- 1,160 Walter Scott
- 1,154 James Swartz
- 1,153 Cyrlene Pereira
- 1,153 Brian Benedict
- 1,150 Wilmer Munoz-Jimenez
- 1,149 Timothy Kieran
- 1,144 Jorge Leon
- 1,141 Virginia Lee
- 1,139 Lleison Martinez
- 1,138 Casey Finley
- 1,133 Ofa Tupouniua
- 1,132 Fanny Garcia-Ramirez
- 1,131 Michael Loftus
- 1,131 Joshua Cohen
- 1,129 Jeffrey Witherall
- 1,127 Brad Henry
- 1,125 Aissa Diehl
- 1,125 Ellen Schultz
- 1,122 Robert Locke
- 1,114 Justin Crawford
- 1,104 Kenneth Sutton
- 1,103 Hannah Hinkle
- 1,092 Alex Rozotto
- 1,091 Tobe Pope
- 1,090 Patrick Ngangyou Tchounchui
- 1,088 Eric Credle
- 1,088 Vicky Ducharme
- 1,085 Alex Normandeau
- 1,083 Stuart Squires
- 1,083 Vishwanath Sankaran
- 1,082 Tracy Lepore
- 1,080 Omar Billy
- 1,079 Rodney Wilson
- 1,078 Brian Lee
- 1,077 Louis Reed
- 1,076 Mark Harhager
- 1,075 Robert Novotne
- 1,075 Hannah Linderholm
- 1,071 Solomone Havea
- 1,070 Samson Adelufosi
- 1,069 Donte Long
- 1,066 Jamal Hamdan
- 1,066 Brent Mosher
- 1,065 Joey Sales
- 1,064 Darrrious Polk
- 1,062 Andrew Leah
- 1,059 Deshawn Young
- 1,053 Keith Amrine


- \$1,053 Pablo De La Cruz
- 1,050 William Russell
- 1,044 Jesus Parra
- 1,042 Simon Lee
- 1,041 Henry McCormick
- 1,040 Timothy Blackburn
- 1,039 William Hethcoat
- 1,039 Andrew Frlot
- 1,037 Jonathan Gibford
- 1,037 Albert Hugar
- 1,034 Sherilyn Gonzalez
- 1,030 Matthew Kozlowski
- 1,026 Darrellisa Reese
- 1,024 Pedro Santos
- 1,022 Christine DiSanto
- 1,022 Thomas Tulowiecki
- 1,021 Brian Jerome
- 1,015 Megan Rhoades
- 1,012 Andrea Barenholtz
- 1,010 Nadine Smith-Johnson
- 1,008 Brian Welsh
- 1,007 Michael Ashton
- 1,006 Daniel Juskiw
- 1,005 Tina Phongsavath
- 1,003 Sela Mavae
- 1,003 Jamie Brown
- 1,002 Bradley Kampmeier
- 1,001 Ryan Folck
- 997 Markee Richmond
- 997 Rodney Mori
- 993 Bob Wingate
- 992 Kimberlie Spooner
- 990 Michael J Smith
- 990 Joshua Goodman
- 988 Donald Gregoire
- 985 Ricardo Ferrer-Olivero
- 985 Kashala Guiden
- 984 Hannah Jeffcoat
- 983 Robert Adrahtas
- 983 Cesar Leon
- 982 Raymond Angeles
- 981 Jessica Velazquez
- 980 Delores Aguilera
- 980 Evelin Castro-Sharif
- 980 Alexander Spooner
- 978 Rajvir Gill
- 978 Colin Quigley
- 976 Sylvia Murphy
- 974 Joseph Quintons
- 972 Sarah Vacheresse
- 970 Jake Sherman
- 967 Jessica Kendall-DeGraves
- 964 Lisa Jones
- 962 Wanda Williams
- 960 Alex Smith
- 958 Jessica Holman
- 957 Serah Muhungura
- 954 James Merriman
- 950 Joseph Luminiello
- 950 Ricardo Alanis
- 946 Raymond Manu
- 945 Bryon Eddinger
- 945 Kyle Arnold
- 944 Camille Geesimmons
- 941 Robert Weaver
- 940 Rosendo Anaya
- 939 Collette Chapman

WORLD'S GREATEST BONUS - CONTINUED

938 Travis Kovach	855 Michael Loveall	786 Stephan Gustafson	721 Marc Thebeau	655 Brittany Intharaphet	613 Garret Kun	566 Jon-Michael Marino	515 David Buechler
938 Carly Ferraro	853 Milena Arceo	785 Peter Davis	717 Demmerick Stevenson	655 Cuauhtemoc Santamaria	609 Carly Mitchell	566 Grant Myers	515 Alireza Yaesubi
937 Daniel Martinsen	852 Jared Elrod	783 Conrad Nieh	717 Luke Biereonwu	654 Youhao Sun	608 Alejandro Anderson	565 Collins Appiah	515 Teresa Lubrani
937 Gordon Fulton	852 Malaysia Halley	782 Todd Jones	716 Kim Co	653 Brittinee Ridenour	608 Travis White	564 Kelly Marceniuk	512 Bryan Hamrock
932 Joshua Nymon	851 Deante Young	782 Vanessa Carrillo	716 Erin Nicole	653 Kyle Fletcher	608 Javier Diaz	562 Jerrard Brown	510 Juan Nunez
932 Gary Slocum	850 Rasaki Are	782 Kathleen Johnson	716 Jamell Ramsay	652 Shelby Schwab	607 Jim Hintze	562 Sergi Ruiz	509 Brenna Schmidt
930 Daniel Phares	850 Eric Thompson	776 Max Myers	716 Slavita Hut	650 Kierra Goodwin	605 Ashley Watson	561 Ray Vance	508 Robert Weingrad
930 Karan Rogers	849 Sathnarine Kumar	775 Ethan Goodare	716 Glenn Martin	650 Tasha Tucker	604 Diana Vedock	561 Michael Mallia	508 Herivelto Pereira
921 Victor Agurto	849 Richard Waldo	773 Mario Rodriguez	712 Trishia Gaines	650 Amr Shater	603 Donna Glende	560 Chantel Floyd	508 Adam Fox
921 Edward DeFurio	847 Thomas King	773 Ashley McCall	712 Oleg Novitchii	648 Patty Davis	603 Deshay Ward	560 John Cochrane	507 Jenifer O'Reilly
915 Lisa Martin	845 John Bilinsky	772 Clint Uwaine	712 Tyler McKnight	643 Sheyla Flores	602 Ryan Feehan	558 Robin Sloan	507 Thomas Yarbrough
913 Matthew Zang	844 Dana Winn	771 Kevin Carr	711 Jennifer Molitor	643 Delevan Roy	602 Reuben Vincent	555 James Shelton	507 Holly Henson
912 Charles Belt	842 Lamar Huntley	770 Randy O'Campo	711 Jackie Okimoto	641 Aaron Casby	599 Alex Bosse	554 Caroline Mikhail	507 Justin Diaz
910 Elba Vargas	842 Charles Raker	770 Chad Sellers	710 Lisa Wasmund	641 Kushinga Baudi	597 Lisa Woodson	553 Matthew Obringer	506 Mark Vancosky
907 Brunette Marthone	842 Tony Geer	769 Andrew Severson	709 Sierra Healy	640 Denise Hodges	596 Jasmine Thompson	553 Arthur Sigler	506 Christina Miller
905 Kimberly Wilkerson	838 Bradley Christiansen	767 Denis Snyder	709 O'Neil Cooper	640 Anacleto Arevalo	594 Anthony Demeo	553 Olga Tsybal	504 Gerald Bonaparte
904 Daren Davis	836 Brenna Jensen	764 Vicki Schettler	708 Michael Schumacher	639 Brandon Miller	594 Codey Frantz	552 Nikki Crosby	503 Paula Stiefel
903 Kimberly Alston	834 Thomas Agee	764 Jinzhou Zhao	707 Joseph A Harris	639 Edward Crocker	592 Adam Huck	552 Monica Medina	502 Jebb Lyons
903 Steve Svendsen	833 Howard Dotson	761 Jonathon Hitt	707 Jon Gelhorn	638 Nadezhda Vitchev	592 Rebecca Kuefler	551 Collin Basmajian	502 Christine Cuesta
902 Paul Torman	831 Raquel Mallett	760 Jamaar Jones	705 Jonathan Makemda	638 Sione Nau	592 Adam Pottebaum	551 Jimmy Lubin	501 Jarod Bordynoski
902 Mohammed Moalawi	829 Marcus Smith	757 Brett Surgener	704 Collin Miles	637 Anita Ferris	590 Yeng Moua	550 Arthur Menina	501 Nicholas Jack
902 Courtney Basil	828 Peria Afuamua	757 Jon Liguori	704 Joshua Rush	637 Andrew Costello	589 Anthony Iovino	548 Joshua West	501 Kati Smith
899 Catherine Edwards	828 Ben Greenwood	756 Vanessa Delery	703 Tiffany Babin	635 Roberty Harris	589 Kyle Barter	546 Audrey Kersey	500 Andrea Parsons
899 Kamal Tayyib	827 Zachary Whipple	755 Joshua Egyud	703 Shelby Huff	634 James Bailey	588 Kenneth Davis	545 Adrian Ortiz	500 Kymberly Littlejohn
898 Ashley Bodnar	824 Brian Wallace	755 Raven Goodrum	695 Joe Simoneau	633 Jesse Thrash	587 Megan Soto	544 Adam Mosbacker	500 Shauna Hannemann
898 Stephanie Kell	820 Tanya Dodson	754 Audrey Wirt	694 Marc Demilia	633 Sylvia Urquidez	586 Anthony Theriault	542 Ashley Ruhl	500 Mark McGinnis
897 Sean Walsh	819 Jonathan Emura	753 Anthony Stephens	694 Alisha Anderton	631 Michael Donahue	585 Chantal Mallette	541 Amber Jeanne	
892 Dawn Eckelberry	818 Ruben Santillana	750 Roberta Whitman	693 Jordan Howard	629 Renada Bogan	583 Heulett Suggs	540 Michelle Seaman	
892 Lee van Delft	816 Soonalote Taogaga	750 Andrew Wilson	686 Melinda-Rae Lyse	628 Constance Tuiteleapaga	582 Haydn Daniel	538 Lamisha Readus	
891 Alma Lozano	814 Felix Gonzalez	749 Amanda Zophin	683 Karmyn van Huizen	628 Judy Dawson	582 Griffin Sutherland	537 Jill Pope	
886 Tyler Harrington	814 Laura McCurry	748 Ulrich Jansen	683 Alex Giddings	627 Yuridia Stoffa	582 Royce Lemar	536 James Harding	
886 Nicole Harrell	813 Oscar Carter	746 Christian Hedgepath	682 Frank Guarascio	627 Kenyatta McConico	581 Crystal Triplett	536 Rachael Hicks	
886 Darrin Roberts	812 Alix Albright	746 Duke Adujones	682 Christopher Hamilton	626 Taylor Orona	580 Daniel Ball	533 Lige Li	
882 Jodi Raymond	812 Anthony Vaughn	744 Kade Beck	682 Angelique Lavaly	625 Zachary Lakatos	580 Ailepata Tavelu	532 Donald Felix	
882 Scott Swint	810 Trine Andersen	744 Rebecca Benyo	681 Tiara Jeffreys	624 Mikola Askew	580 Billy Meyer	532 Stephen Parent	
882 Justin Germany	809 Dilushi Perera	743 Joseph Frankine	681 Brandon Leonardo	624 Chad Price	579 Daniel Dunham	531 Ricardo Benson	
880 Erin Murray	809 Kristi Vang	742 Leopoldo Tabin	677 Jessica Brewer	623 Brighton Layton	578 Christopher Hickok	529 Paul Cossier	
879 Ela Anae-Ah Sue	806 Victoria Perea	742 Brendon Schryer	677 Eric Dollar	623 Chijioke Madugwulike	577 Keshira Wynn	527 Gail Bauman	
878 Donrie Purcell	806 Robin Delahoussaye	741 Shannon Brown	676 Stephanie Burns	623 Lisa Richardson	576 Steven Mason	526 Lenin McFarlane	
877 Nathan Duram	806 Yevgeniy Miroshnikov	740 Rhonda Brown	622 Steven Bensingher	622 Steven Bensingher	574 Kelsi Jewell	526 Beth Blumershine	
876 Anthony Sava	806 Daniel Lopez	738 Brodie Fischer	622 Matthew Vaupel	621 Matthew Vaupel	574 Glenn Arakawa	526 Alvin Massenbourg	
876 Joshua Stone	803 Hugo Flores	738 Kevin Holtz	621 Richard Jones	621 Avalon McLeod	573 Serena Johnson	525 Branden Griffin	
874 MacKenzie Stahn	802 Michael McClintock	737 Joshua Connors	621 Nsilo Reynolds	621 Aaron Haynes	572 David Golovin	524 Walter Mardis	
873 Matthew Kurey	801 Lonny Goodman	735 Sonia Tyner	618 Hugo Santos-Suarez	618 Hugo Santos-Suarez	571 Mark Bleier	523 Sherwood Brown	
873 Niurka de Armas-Duran	800 Natalie Soboleva	735 Isaac Alvarez	617 Wislaine Laurent	617 Wislaine Laurent	571 Dianna Hernandez	523 Ricardo Subero	
870 Philip Roffi	800 Samaia Minor	732 Meghan Grindy	617 Ryan Witham	617 Ryan Witham	570 Shane Ramage	522 Jeremy Rivers	
866 Aleksandra Wojtach	798 Braden Buck	730 Jonathan Frigola	617 Glenda Crump	617 Glenda Crump	570 Michael Cirelli	521 Priscila Gonzalez	
866 Mchel Helgeson	794 Melissa Losk	724 Patricia Lee	616 Ricardo Garavito	616 Ricardo Garavito	570 Bryant Kyle	520 Frederick Noel	
863 Jeffery Johnson	794 Samy Jacques	723 Jeffrey Spanaus	616 Shainna Grant	616 Shainna Grant	569 James Reddick	518 Ricky Mizell	
863 Kelly Hicketier	793 Dorothy Niederer	723 Shelia Smith	616 Jennifer Holliday	616 Jennifer Holliday	568 Daniel Wallace	518 Andrew McCarthy	
861 Roberto Navarro	793 Candice Anderson	723 Derek Foore	615 Gordon Biggums	615 Gordon Biggums	568 Paula Jaime-Agramon	517 Jason Tuttle	
860 Deana Plaster	793 Casey Hayes	723 Chufon Jackson	615 Yeni Losano	615 Yeni Losano	567 Sandra Sobieski	516 Feltus McKowen	
856 Douglas Lloyd	792 Kandace Johnson Hall	722 April Anderson	615 Olesya Wegner	615 Olesya Wegner	567 Jessica Napiza	516 Phillip Luci	
856 Victoria Varney	789 Kaitlin Lazar	722 Maria Fe Abad-Barte	615 David Norman	613 Wendy Sotelo	566 Belinda Rickles	516 Ernest Patterson	


LEADERSHIP BONUS

1



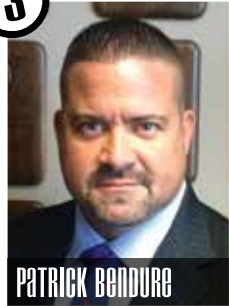
ZACH OTTO
\$22,342
Sabrina Lloyd

2




MARIAN SERTLER
\$21,150
Sabrina Lloyd

3




PATRICK BENDURE
\$20,039
Surace-Smith

4



ROBERT KANAAN
\$14,581
Imran Satti

5



CHRISTOPHER RODRIGUEZ
\$14,340
Kyle Johnson

FEBRUARY BONUS LEADERS

February Bonus Payout: \$1,154,808
February Bonus Qualifiers: 965

- \$22,342 Zach Otto
- 21,150 Marian Sertler
- 20,039 Patrick Bendure
- 14,581 Robert Kanaan
- 14,340 Christopher Rodriguez
- 14,248 Doreen Ryan-Foti
- 11,603 Erin Allen
- 11,324 Ryan Fickert
- 11,302 Nicholas Moore
- 10,445 Ofa Tupouniua
- 10,246 Steve Svendsen
- 10,101 Hal Herman
- 9,860 Kyle Wrobel
- 9,477 Jordan Chalom
- 9,248 Harold Durana
- 9,147 Mohammed Moalawi
- 9,078 Steven King
- 8,975 Matthew Parks
- 8,933 Matthew Diulus
- 8,861 Marc Salvaggi
- 8,694 David Guzman
- 8,592 Syed Quadri
- 8,526 Robert L. Smith
- 8,398 Bobby Szwaja
- 8,359 Jameetri Washington
- 8,232 Ryan Giddens
- 8,201 Michael Musso
- 8,079 Ryan Bisanz
- 7,959 Mark Dombrowski
- 7,864 Ryan Hall
- 7,657 Corey Hallam
- 7,541 Daniel Hartwig
- 7,532 Todd Glazer
- 7,528 Justin Adams
- 7,499 Cynthia Schneiderman
- 7,313 Andrew McQuade
- 7,282 Bobby Gujral
- 7,019 Joshua Jackson
- 6,970 Arie Davis
- 6,736 Michael Clemente
- 6,720 Nasr Quadri
- 6,575 Corey Helly

- \$6,521 Ala Awad
- 6,360 Blake Higuchi
- 6,278 Emmanuel Villasenor
- 6,150 Nicholas Scordos
- 6,108 Mark Beckford
- 6,056 John Conard
- 5,800 Michael Gerstein
- 5,616 Jesse Rennich
- 5,612 Adeyemi Akinade
- 5,601 Matthew Turnquist
- 5,483 Evan Holzhauer
- 5,434 Sean Velasquez
- 5,413 Patrick Knouse
- 5,383 Ransy Vazquez
- 5,357 Henry Ingraham
- 5,321 Craig Strompf
- 5,317 Levar Morgan
- 5,311 Brooke Spain
- 5,231 David Wang
- 5,146 Melne Lewis
- 5,053 Ryan Stenglein
- 5,016 Noel Rose
- 4,997 Stephen Jeung
- 4,905 Kody Kramme
- 4,631 Herman Fennell
- 4,564 Christopher Hintz
- 4,458 Avi Kauderer
- 4,428 Chad Potts
- 4,416 Matthew Wolfanger
- 4,393 Raymond Risucci
- 4,312 Thomas Vena
- 4,242 Brian Zuzick
- 4,227 Christopher Akins
- 4,116 Cara DeFiore
- 4,097 London Burnett
- 4,070 Rodney Ward
- 3,982 Alexander Dorey
- 3,916 Devon Chapman
- 3,895 Angel Patryluk
- 3,891 Michael Denton
- 3,869 Marisa Willgruber
- 3,852 Liam Flaherty

- \$3,803 Mark Hileman
- 3,687 Matthew Hogan
- 3,684 Krista Thieme
- 3,593 John Collins
- 3,573 David Rigney
- 3,531 Patrick Stenglein
- 3,505 Drew Sharp
- 3,492 Souleymane Bah
- 3,365 Rita Haidinger
- 3,362 Maria Soliz
- 3,335 Ryan Wilson
- 3,293 Charles Ferrari
- 3,260 Sharif Grays
- 3,255 Robert Wright
- 3,216 Alexandra Graham
- 3,135 Dustin Dunlap
- 3,127 Minh Phung
- 3,101 Matthew Conrad
- 3,092 Dean Jensen
- 3,082 Zoltan Krecsko
- 3,060 Kenneth Greer
- 3,050 Porter Balke
- 3,043 Michelle Crowe
- 3,040 Peter van der Westhuizen
- 3,026 David Schanuel
- 3,024 Paul Samra
- 2,947 Tina Phongsavath
- 2,922 Mark Kukielski
- 2,828 Ariana Jones
- 2,812 Jinelly Urena
- 2,804 Timothy Wilson
- 2,751 Magda Figueiredo
- 2,727 Samuel Cohen
- 2,636 Beau Locker
- 2,622 Sara Vaz
- 2,595 Jessica Wilhite
- 2,567 Linda Eichelberger
- 2,515 Albert Serur
- 2,514 O'Neil Cooper
- 2,446 Duni Olusegun
- 2,441 William Brookshire
- 2,436 Robert Hamilton

- \$2,406 Jake Yagjian
- 2,401 Jack Keiderling
- 2,393 Trevor Mayer
- 2,389 Amy Baird
- 2,315 Taneshia Solomon
- 2,275 John Sparby
- 2,275 Joshua Krueger
- 2,275 Andrzej Sertler
- 2,241 Natalie Linker
- 2,220 John Leggio
- 2,197 Joshua Cosentino
- 2,138 Daniel Walton
- 2,134 Melinda-Rae Lyse
- 2,085 Shorne Brown
- 2,075 Patrick Guthrie
- 2,075 Nacole Newbold
- 2,075 Duane Shaw
- 2,053 Min Jiang
- 2,053 Darrell Asbell
- 2,050 Christina Meyer
- 2,022 Nicholas Engrav
- 2,005 Carl Carlberg
- 1,995 AshLynn Orng
- 1,950 Robert Schneiderman
- 1,913 Bilal Farsakh
- 1,831 Lorena Barriere
- 1,830 Brandon Minor
- 1,830 Gevorg Yanukyan
- 1,822 Jeffrey Hall
- 1,819 Scott Montgomery
- 1,818 Rafi Nawabi
- 1,788 Jillian Rooks
- 1,777 Tara Weisz
- 1,744 Erin Moyer
- 1,725 Ari Bykofsky
- 1,713 Mir Khan
- 1,705 Tim McAdams
- 1,688 Steven Rios
- 1,656 Joshua Crisp
- 1,625 Joseph Quattrochi
- 1,624 Michael Vasu
- 1,604 Shawn Horton






- \$1,600 Pauline Cresswell
- 1,580 Adam Stowe
- 1,577 Britton Costa
- 1,557 Gabriel Feldmann
- 1,525 Holly Lacey
- 1,513 Chelsie Young
- 1,499 Shelly Stambach
- 1,495 Christopher Earle
- 1,488 Natalie Soboleva
- 1,470 Muhammed Ashraf
- 1,451 Pamela Altman
- 1,450 Matthew Cartwright
- 1,420 Allen Watson
- 1,408 Lawrence Smith
- 1,388 Amber Dregalla
- 1,385 Timothy Kieran
- 1,380 Joseph Kleeb
- 1,373 Anita Ferris
- 1,360 Ashleigh Sweezo
- 1,357 Jonathan Maust
- 1,355 Thomas Soloweyko
- 1,344 Bryan Juskiw
- 1,344 Alta Herpel
- 1,340 John Young
- 1,332 Atta Saleh
- 1,328 Richard Barbour
- 1,318 Charley Forshee
- 1,300 Jenna Gula
- 1,300 Michael Russin
- 1,275 James DePetro
- 1,263 Veronica Carrion
- 1,263 London Nelson
- 1,261 Demitrius Lucas
- 1,260 Ashley Wenning
- 1,256 Eric Thompson
- 1,250 Brent Bowling
- 1,250 James Sodan
- 1,225 Christian West
- 1,219 Jean Joseph
- 1,209 Albert Lau
- 1,200 Mike Lade
- 1,200 Dominic Telymonde
- 1,200 Juan Venegas
- 1,190 Reynolds Akuamo
- 1,188 Dan Ikei
- 1,161 Melissa Quintal
- 1,150 Daniel Dunham
- 1,150 Tyler McKnight
- 1,143 Phillip McElfresh
- 1,138 John McGrath
- 1,125 Alon Fischer
- 1,118 Peter McEnaney
- 1,106 Lalitha Janardhanan
- 1,100 Delmy Diaz-Cervantes
- 1,100 Andre Hawthorne
- 1,089 Alberto Alcala
- 1,088 Ryan Feehan
- 1,088 Carey Markoe
- 1,083 Susan Bedrossian
- 1,082 Timothy Buckner
- 1,075 Morgan Lobello
- 1,075 Julianne Scavo
- 1,063 Armando Aiello
- 1,063 Brian Gilmore
- 1,050 Mack Doby
- 1,050 Abdelaziz Farsakh
- 1,050 George Kamel

- \$1,044 Craig Ebinger
- 1,038 Tyler Worstell
- 1,025 Taylor Black
- 1,004 Ho Tran
- 1,000 Micah Focken
- 1,000 James Harding
- 1,000 Kevin Kyler
- 1,000 Zachary Lakatos
- 1,000 Kyle Lewicki
- 1,000 Kristina Moore
- 988 Patricia Cicerale
- 981 Stephen Giddens
- 975 Bradley Kampmeier
- 975 John McDougald
- 971 Badum Maaloo
- 970 Michael Shaba
- 965 DeAnthony Hartman
- 962 Ryan McIntosh
- 960 George O'Shea
- 950 Sokol Fazliu
- 950 Rory Olson
- 950 Kayla Taylor
- 950 Elizabeth Tompkins
- 950 Michael Williams Jr
- 938 Jenna Valentine-Thomas
- 925 Ronald Lackey
- 925 Emmanouil Paragiou
- 925 Herbert Stell
- 919 Alex Kae
- 913 Taurean Flournoy
- 913 Jeffrey Gilliana
- 913 Jamal Simmons
- 913 Michael Stuver
- 900 Pablo De La Cruz
- 900 Carrie Padgett
- 882 Troy Plummer
- 881 Ramon Velasquez
- 875 Nicholas Neari
- 863 Jonathan Hobbs
- 856 David Thornton
- 850 Robert Drake
- 850 Nic Iagulli
- 846 Randy O'Campo
- 838 Alma Lozano
- 830 Benito Menchaca
- 825 Mark Glazer
- 818 Burnette Hughes
- 813 Gregory Graham
- 813 Antonio Ramirez
- 800 Katelyn Anderson
- 800 Aldina DaRosa
- 800 Jennifer Holliday
- 794 Jonathan Phillips
- 784 Scott Davison
- 775 Matthew Bell
- 775 Christian Fahey
- 775 Jeremy Gibson
- 775 Menno Glick
- 775 Orby Kelley
- 775 Peter Kwiatkowski
- 769 Nikolas Moreschi
- 763 Taylor Foster
- 763 Rene Ortega
- 750 Brian Gilmore
- 750 Tucker Gregor
- 750 Angelique Lavalay
- 750 Jessica Napiza

- \$750 Erin Nicole
- 750 Polina Philbin
- 747 Yussuf Elzein
- 739 Lori Dacyk
- 725 Casey Finley
- 720 Patrick Duray
- 719 Erica Fitzsimmons
- 713 Jamie Winters
- 700 Allison Cole
- 700 Justin Diaz
- 700 Damaris Henderson
- 700 Nickoy Hylton
- 700 Brett Maurice
- 700 Jonathan Seguin
- 700 Daniel Toshner
- 700 Kimberly Wenzel
- 698 Bruce Viaje
- 694 Kascey Williamson
- 690 Kade Beck
- 680 Heather Miller
- 679 Sebastian Kazek
- 675 Torrey Hardy
- 675 Lara Wyatt
- 663 Dexter Phillip
- 660 Patricia Fifer
- 653 Joel Johnson
- 650 Adem Abdula
- 650 Lea Jenkins
- 650 Vinecia Moore
- 650 Dorothy Niederer
- 650 Kelsey Roth
- 650 Marie St Germain
- 650 Paul Torman
- 638 Grant Myers
- 625 Alix Albright
- 625 Patrice Amador
- 625 Shelley Duck
- 625 Tarek Elabasy
- 625 Chantel Floyd
- 623 Ivonne Goodwin
- 613 Kenneth Gipson
- 613 Geddes Robinson
- 602 Spencer Rowland
- 600 Alvin Ali
- 600 Janet Buckley
- 600 Cameron Cimino
- 600 Brendon Comeau
- 600 Paul Cossier
- 600 Jordan Kness
- 600 Kyle Mitchell
- 600 Jamie Schulz
- 600 Verniecia Shivers
- 597 Jessica Santamarina
- 594 Matthew Bogle
- 588 Jorge Alvarez
- 588 Brandon Jones
- 588 Moli Kaufusi
- 575 Javier Diaz
- 575 Jordon Graham
- 575 Joseph Tomanovich
- 571 Michael Mandella
- 569 Christopher Murray
- 563 Shiwa Hollingsworth
- 560 Gabriela Sime
- 556 Kunlin Zou
- 555 Jonni Ng
- 552 Christine Jesoraldo

- \$552 Robert Chun
- 550 Jacob Gill
- 550 William Hoffman
- 550 Toriano Landau-Bogan
- 550 James Pierce
- 550 Anna Pulit
- 550 Anthony Sava
- 550 Jennifer VanKerckvoorde
- 544 Anthony Theriault
- 543 Cleopatra Sola
- 539 Jamey Haugen
- 539 Donald Dowbor
- 538 Nicholas Lasala
- 531 Christopher Kennedy
- 525 Victor Agurto
- 525 Michael Cardoso
- 525 Michael Coulthard
- 525 Brittney Hawley
- 525 Slavita Hut
- 525 Oleg Novitchii
- 525 Richard Pazak
- 525 Levi Porto
- 525 Joshua Rauser
- 525 Preston Schmidli
- 525 Jason von Rosenberg
- 519 Marta Cunha
- 519 Oliver Nivaud
- 513 Edwin Rosa
- 500 George Connell
- 500 Tiffney Harmouche
- 500 Billijo Hawkins
- 500 Kerlens LaRose
- 500 Luao Leota
- 500 Denville Loney
- 500 Thomas Longino
- 500 Lisa Richardson
- 500 Benjamin Roman
- 500 Jason Smith
- 500 Angela Torres
- 500 Heather Watts
- 500 Melinda Witkop

SA/GA DIRECT CODE FIELD TRAINING BONUS






1  RAMON VELASQUEZ \$5,285 Brandon Cooley	2  CARRIE PADGETT \$4,144 Williams-Zophin	3  CHRISTINA MEYER \$3,743 Sabrina Lloyd	4  JOSHUA KRUEGER \$3,732 Richard Correa	5  MICAH FOCKEN \$3,070 Zachary Hart
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FEBRUARY BONUS LEADERS

February Bonus Payout: \$167,943
February Bonus Qualifiers: 349

- | | | | |
|----------------------------|---------------------------|------------------------------|------------------------|
| \$5,285 Ramon Velasquez | \$1,406 Menno Glick | \$881 James Sodan | \$637 Jordon Graham |
| 4,144 Carrie Padgett | 1,372 Mack Doby | 880 Peter Kwiatkowski | 635 Casey Hayes |
| 3,743 Christina Meyer | 1,365 Brett Maurice | 868 Christopher Pabon | 609 Emmanouil Paragiou |
| 3,732 Joshua Krueger | 1,338 Michael Licata | 838 Duane Shaw | 608 Delores Aguilera |
| 3,070 Micah Focken | 1,323 Taylor Black | 798 Lalitha Janardhanan | 586 Carey Markoe |
| 2,765 Andrzej Sertler | 1,307 Slavita Hut | 794 Dominic Telymonde | 586 Eric Credle |
| 2,683 Joshua Crisp | 1,286 Zachary Lakatos | 789 Kristina Moore | 585 Erin Moyer |
| 2,278 Michael Stuver | 1,276 Kyle Lewicki | 782 Rebecca Warrington | 584 Jenna McGowan |
| 2,231 Delmy Diaz-Cervantes | 1,258 George Kamel | 754 Chantel Floyd | 580 Timothy Jones |
| 2,228 Michael May | 1,256 Patrick Guthrie | 753 Jenna Gula | 576 Veronica Carrion |
| 2,092 Christian Fahey | 1,248 Paul Torman | 747 Robert Schneiderman | 575 Luaao Leota |
| 1,988 Michael Russin | 1,239 Steaphen Richardson | 742 Ernest Patterson | 559 Dawei Liu |
| 1,964 Jonathan Seguin | 1,211 Brian Gilmore | 734 Samuel Geissinger | 556 Phillip McElfresh |
| 1,907 Pauline Creswell | 1,195 Brendon Comeau | 730 Melissa Foy | 555 Tiffani Ronda |
| 1,905 Verniecia Shivers | 1,172 Enrique Sandoval | 726 Pedro Vazquez Armenteros | 548 Tarek Elabasy |
| 1,858 Tiffney Harmouche | 1,101 Joseph McCallister | 701 Ronald Lackey | 545 Alvin Ali |
| 1,836 Abdelaziz Farsakh | 1,089 Katelyn Anderson | 700 Glenn Hampton | 539 Matthew E Smith |
| 1,755 Julianne Scavo | 1,070 Billi Jo Hawkins | 692 Denville Loney | 537 Derek DeProspero |
| 1,747 Jonathan Hobbs | 1,069 Kelvin Fernandez | 685 Melinda Witkop | 536 Rory Olson |
| 1,740 Dan Ikei | 1,064 Nicholas Neari | 677 Adam Boggs | 518 Vincent Nicastro |
| 1,639 Eric Thompson | 1,057 Pablo De La Cruz | 668 Thomas Molinski | 513 George Connell |
| 1,637 Christian West | 1,053 Matthew Catemolo | 658 Kerlens LaRose | 508 Nic Iagulli |
| 1,582 Angelique Lavalay | 1,053 Kasey Williamson | 655 Edward Crocker | 503 Ceaser Silva |
| 1,484 Steven Rios | 1,001 Taylor Foster | 649 John McDougald | 501 Juan Venegas |
| 1,449 Jason von Rosenberg | 970 Michael Coulthard | 642 Christopher Asbury | |
| 1,422 Jeremy Gibson | 931 Kevin Kyler | 640 James Harding | |

REINSTATEMENT BONUS

1  SAMI MOGANNAM \$3,431 Don Foti	2  JOSEPH B SMITH \$1,875 Simon Arias	3  RONALDO RIVERA \$1,517 Cohen-Cohen	4  BRADLEY WEIGAND \$1,401 Surace-Smith	5  HERIVELTO PEREIRA \$1,253 Don Foti
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FEBRUARY BONUS LEADERS

February Bonus Payout: \$44,666
February Bonus Qualifiers: 154

- | | | | |
|-------------------------|------------------------------|-----------------------|-------------------|
| \$3,431 Sami Mogannam | \$1,057 Joseph Faisant | \$721 O'Neil Cooper | \$562 Dason Phaul |
| 1,875 Joseph B Smith | 964 Tracie Bettencourt-Mejas | 700 Christian Ortiz | 558 Max Quasem |
| 1,517 Ronaldo Rivera | 905 Mitchell Look | 691 Vanina Strickland | 520 Corey LaVigne |
| 1,401 Bradley Weigand | 801 Benton Tong | 638 Matt Flores | 518 Douglas Zigby |
| 1,253 Herivelto Pereira | 773 Maria Ramirez | 590 Richard Walus | 517 Mike Allen |
| 1,166 Loraine Patterson | 722 Timothy Byrnes | 565 Nadira John | |

4 BONUS TOTAL: \$2,730,057

WORLD'S GREATEST \$1,362,640	LEADERSHIP \$1,154,808	SA/GA TRAINING \$167,943	REINSTATEMENT \$44,666
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All qualifiers listed achieved at least \$500 in bonus totals

MILLION DOLLAR CLUB

Another champion, another milestone!
Each champion will receive a bonus of \$5,000 and the Million Dollar Club Award.
Congratulations on your achievements.



Tibor Simon
Altig-Orlovic Agency
Contract Date 04/09/05
Qualified February of 2015
\$1,006,403 of Net ALP



Lesina Ah Sue
Steve Friedlander Agency
Contract Date 02/12/09
Qualified February of 2015
\$1,006,313 of Net ALP



Benjamin VanFossen
Zachary Hart Agency
Contract Date 03/28/01
Qualified February of 2015
\$1,003,407 of Net ALP

FOUNDERS CLUB

February Qualifiers — Outstanding Producers & PR Representatives:



Dustin Dunbar
Altig-Orlovic
8th Qualification
\$88,351 Net ALP
97.4 Ret



Lesina Ah Sue
Steve Friedlander
6th Qualification
\$70,185 Net ALP
85.0 Ret



Michael van Delft
Imran Satti
4th Qualification
\$99,271 Net ALP
88.3 Ret



George Kamel
Surace-Smith
2nd Qualification
\$67,782 Net ALP
82.0 Ret



Left: SGAs Chris Hernandez and Phil Prata and Vice President of Field Operations, Steve Kafkis

Let's talk about the challenges you face every day you are out in the field: no-shows, "one-leggers" (when only one of two decision makers is available), can't afford it, or want to think about it. Are these controllable activities? Most likely not. If you plan your week with the things you can control, good things can happen. What can you control? You can control scheduling appointments, seeing people, i.e., door knocks, asking for referrals and asking for the sale. Outside of your attitude, those are the main things you control. If you do enough of these controllable activities, fluctuation in your paychecks will be minimal.

How much planning goes in your week? Do you set your schedule like a job or a career/business owner? Are you relentless in your approach to have the best week possible? Are you doing door knocks between appointments and/or no-shows? Are you re-scheduling the appointments you couldn't get to for the next field day? Do you have a minimum of 6-8 pre-sets coming in to phone night?

Sometimes all the challenges and adversity you face is on you. You cannot allow setbacks to control your life. Do you realize a baseball player fails 7 out of 10 times he is up at the plate, but is considered a Hall of Fame caliber player? The difference is that he is up at the plate taking swings for success. That is the activity you control!

What's the adversity you face if you don't have the activity you need to have a successful week? Lack of chance to sit in front of people that need insurance. Less chances to make a sale. Minimal chances to make the income you need.

Why do this to yourself when you can have a higher probability to control the situation? The biggest mistake agents make is when they have a good production week with less activity... and think they can do it again the following week. That's the kiss of death in our business. The constant always needs to be the things you can control, not the shortcut you want to take to being successful. There is no substitute for hard work. Hard work pays off in the long run. There are no shortcuts to success. If there are, they are short-lived, as we all have seen in the past.

There's more than half the year left to make a great impact for ourselves and the Company toward the goal of \$200 million ALP. Let's make a commitment to give 110 percent in what we do to be successful. It's up to us to control our own destiny by doing the things we ultimately control to have the success we all believe we deserve!

FOLLOW YOUR CONTROLLABLES TO SUCCESS



Steve Kafkis
Vice President of Field Operations

NO ONE EVER SAID THE LIFE insurance business was easy. If it was easy, everyone would do it, or they would pay you minimum wage to do it. We have to convince someone to buy something they can't touch or feel. As we all know, we don't just sell products to people; truly, what we do is sell peace of mind. It's peace of mind that the family will be taken care of during the most difficult, emotional and financial times. This is why we get paid so well.

Like I said, it's still not easy. It's all in the mindset with which you approach this that can make it easy or difficult. You decide.

For the last 20 years I have been in the business, I have never considered myself a salesperson. I have always considered myself a consultant, an advisor to the client. Do you consider a doctor a salesperson? If not, why? There is a transaction being done every moment you are in a doctor's office, but you don't see it or pay attention to it. Why? Because the doctor is trying to find out what's wrong with you so he can fix the problem. Well, we do the same thing. We do fact finding so we can properly diagnose a client's situation and come up with a solution to fix the gaping holes that exist in their financial plan.

So with that said, I consider ourselves to be doctors too. I believe there are 4 kinds of doctors out there: there is your medical doctor, your tax doctor, your legal doctor and your insurance doctor. But if something catastrophic happens, we are the only ones that will bring a check; everyone else will give you a bill... this is the power of what we do!



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 IN PUERTO RICO, MAY 22-25

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